SECOND REPORT

ON THE

BENGAL CIVIL FUND,

WITH

VALUATIONS TO 30TH APRIL 1863, AND 30TH APRIL 1865.

BY

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INDEX TO SECOND REPORT.

Paras.		Pages.
	Instruction to reconsider some questions in former Report . .	1
1.	Mr. Monteath's letter of 27th December 1865	*ib.*
3.	Calculation of new Tables	4
4.	The new Tables at different rates of Interest of a similar kind to the former placed together in the Index to Tables	*ib*
5.	Table No. 30 divided into the value of "Ordinary" and "Additional" Subscriptions	*ib.*
6.	The 5 per cent. Table No. 30 also divided into "Ordinary" and "Additional" Values	5
7.	The average Subscriptions at each age not altered for 1865	*ib*
8	The other Tables explained in former Report	*ib*
9.	Important to know the relative number of Members in each class and according to ages	*ib*
10 to 21.	Abstract K in former Report continued and compared	*ib*
22.	These comparisons indicate considerable changes in the financial condition of the Fund	9
23 to 30.	Corrected proportion of "Ordinary" to "Additional" Liabilities	*ib.*
31.	The contributions of Members should be carried to account in the same proportions	10
32.	In the first comparisons, the Subscriptions thus valued	*ib.*
33.	The Subscriptions of unmarried Members partly provide for their increased liabilities on marriage	*ib.*
34.	Tables given for the present division of 2½ per cent. "Ordinary" and the Family Additional Rates	*ib.*
35 & 36.	Value of Contingent Benefits to future Children of present Marriages at 5 per cent.	*ib.*
37 & 38.	Similar values at 8 and 4½ per cent.	11
39 & 40.	The values of Contingent Benefits to subsequent Wives and Families of existing married Members at 5 per cent.	12
41 & 42.	Similar values at 8 and 4½ per cent.	*ib.*
43.	These values may be used at future valuations	13
44.	Totals of these values in 1863 and 1865 compared	*ib.*
45 & 46.	Abstract T showing the full value of each item of Liability and Asset without division into "Ordinary" and "Additional."	*ib.*
47	The whole Liabilities summed together in Classes A, B, C.	16

Paras.		Pages.
48.	The average age of the Members found to be 37 in 1865 as in 1863. ...	16
49.	In the 5 per cent. valuation the Government Donation in lieu of Interest and the transfer of Rs. 8,95,744 to the "Ordinary" Fund, assumed to have been agreed to	*ib.*
50.	Items valued by a Life Annuity at mean age 37 at 8 and 4½ per cent. ...	*ib.*
51.	The same average of these items taken as in 1863	*ib.*
52.	Summary corrected for Agent's Commission of 1 per cent.	*ib.*
53.	The profit arising from deferred repayments to the Secretary of State allowed for	
54 & 55.	In the 5 per cent. valuation, Rs. 10 taken = to £1, in the 8 and 4½ per c valuations Rs. 10·24 = £1	
56 & 57.	Mr. Monteath's corrected Estimates of Capital taken for 1863 and 1865 ...	
58.	The 5 per cent. valuation divided into "Ordinary" and "Additional." ...	*ib.*
59.	Abstract U—the value of Contingencies and Receipts divided into 60 per cent. for "Ordinary" and 40 per cent. for "Additional" Branch at each rate of interest	*ib.*
60 to 62.	At 5 per cent., increase in Liabilities, A, B, and C, and average for each ...	19
63 & 64.	Rate per cent. of increase in Liabilities and Assets	*ib.*
65.	Decrease of Deficit in the two years	*ib.*
66.	Effect of increasing the Government Donation in lieu of Interest in proportion to the increase in the number of Members	*ib.*
67.	More simple to consider the "Ordinary" and "Additional" Branch as two distinct Funds	*ib.*
68.	Any surplus in the 8 per cent. Fund supposed to be transferred to the 4½ per cent. Fund	*ib.*
69.	A further valuation made by carrying 53 per cent. to the "Ordinary" and 47 per cent. to the "Additional" Branch	20
70 to 73.	Comparison of the result of the 5 per cent. valuation in the "Ordinary" and "Additional" Branch	*ib.*
74 to 77.	Valuation at 30th April 1863 in "Ordinary" at 8 per cent. and "Additional" Branch at 4½ per cent.	21
78 to 82.	Valuation at 30th April 1865 in "Ordinary" at 8 per cent., and "Additional" Branch at 4½ per cent.	*ib.*
83 to 85.	Diminution of the Deficit in the two years by both valuations	*ib.*
86 & 87.	Unfavorable to the proposed change unless the Government Donation increased in proportion to the increase of Members	*ib.*
88 & 89.	Percentage on Subscriptions required to make up the whole Deficit in 5 per cent. and 4½ per cent. Funds	22
90.	Proportions of 8 to 5 per cent. Values	*ib.*
91 & 92.	Deficit in 5 per cent. "Ordinary" to be made up from "Additional" Fund, and Surplus in 8 per cent. to be transferred to 4½ per cent. Fund	23
93.	Diminution of the Deficit in the 5 per cent. Fund slightly in excess of the increase in the 8 per cent. Fund	*ib.*

Paras.		Pages.
94.	In the last two years advance more rapid in the "Ordinary" Branch under present arrangement unless the Government Donation increased as suggested	24
95.	Excess of Government Donation over 4 per cent. Interest on the actual Capital required to meet the Liabilities in the "Ordinary" Branch ...	*ib.*
96 & 97.	Deficit in "Additional" Branch in 1863 and 1865 compared at 5 and 4½ per cent.	*ib.*
98.	The progress rapid in the last two years, but deficiency still considerable ...	25
	Abstract V—Valuation of Liabilities and Subscriptions in the proportion of 53 per cent. "Ordinary" and 47 per cent. "Additional."	*ib.*
100.	New Tables required for the values of Subscriptions as at present allowed ...	27
101.	Deficit under this Valuation compared in 1863 and 1865	*ib.*
102.	The proposed change favorable when compared with this	*ib.*
103.	Excess of Government Donation 4 per cent. on the actual Capital in the Ordinary branch by this valuation	*ib.*
104.	The same Valuation but with the Subscriptions valued by present Rules ...	28
105.	Percentage on Subscriptions to make up the above Deficits	*ib.*
106.	The proposed change in the Government Donation favorable compared with this	*ib.*
107.	Margin shown by the Government Donation over 4 per cent. on actual Capital in the "Ordinary" Fund required by this Valuation	*ib.*
108.	If the Surplus in the 8 per cent. Fund may go on accumulating, would be great benefit to the Members	29
109.	Advisable to defer the decision on the Government proposal until after the valuation to 30th April 1868	*ib.*
110 & 111.	Question whether the "Ordinary" Fund will go on increasing	*ib.*
112.	Proportion of married Members increasing up to 1863	*ib.*
113.	Expected deaths of married Members in 1863	*ib.*
114 & 115.	An increase may be expected in the Assets of the "Ordinary" Fund, but modified by circumstances	30
116.	Better to defer this enquiry for one or two Valuations	*ib.*
117.	Objections ably answered by Mr. Monteath	*ib.*
118.	Question as to deduction of $\frac{1}{6}$th of the Pensions to make up minimum value ..	*ib.*
119.	Another method of valuing this item suggested	31
120 to 123.	General Conclusions	*ib.*

SECOND REPORT

ON THE

BENGAL CIVIL FUND.

To

THE MANAGERS OF THE BENGAL CIVIL FUND,

GENTLEMEN,

The instructions which I received from you to reconsider some of the questions discussed in my Report of 27th February 1865, on the condition and prospects of the Bengal Civil Fund, especially in reference to changes which may have occurred in the two years from 30th April 1863 to 1865, have received my serious and anxious attention.

2. Mr. Monteath's letter of 27th December last so clearly defines the special objects for which the reference is made, that I introduce it here as a summary of the contents of the present Report.

"To

"S. BROWN, ESQUIRE,

"*Actuary, Guardian Assurance Office,*

"LONDON.

"DEAR SIR,

"I am desired by the Managers of the Bengal Civil Fund to convey their thanks for the very valuable Report received from you in May last, of which I have now the pleasure of forwarding six printed copies.

"The Managers feel that they are indebted to you for the careful and detailed examination to which you have subjected the affairs of the Institution, and for the able manner in which you have discussed the different questions referred to you.

"I have now been instructed to address you again, with special regard to one of the questions referred to in your Report, *viz.*, the acceptance of the Secretary of State's offer in respect of the exchange of

privileged interest for a fixed donation; the object of the present reference being to ascertain whether the subsequent Statistics of the Fund from April 1863 to April 1865 may not tend to modify your views as to the advisability of accepting that offer. The Managers feel that the matter is one of the most momentous consequence to the interests of the Institution, and they think it wise, before committing the Fund to so important and irrevocable a step, again to consult you, with special reference to the enlarged data now available for the determination of the question.

"I have accordingly been desired to forward to you the accompanying copy of a Memorandum written by me with reference to your Report, and recently laid before the Managers.

"Section I contains a brief review of the results arrived at by you, with some modifications of a minor kind in respect of the valuation.

"Section II contains a few explanatory remarks on the subject of the proposed transfer of Rs 8,95,744 from the Additional to the Ordinary Head of Account.

"The Managers have already addressed the Government in view to the obtainment of formal sanction to the proposed transfer with effect from 30th April 1862.

"Section III discusses the question of the proposed acceptance of the Secretary of State's offer, respecting which specially the present reference is made to you. The precise nature of the further investigations which it is desired that you should make on this point will be explained presently.

"The Managers have informed the Government of the fact of a further reference having been made to you, and have asked meantime for 'a prolongation of the offer made by the Secretary of State until such time as it may be 'found possible to introduce the arrangement without pecuniary detriment to 'the Fund.'

"Section IV discusses the proposal to raise the rates of Subscriptions.

"You will observe that, while expressing an opinion that the results of the further investigations to be made respecting the question referred to in Section III may place the necessity or otherwise of an increase of Subscription rates in a clearer light, I have argued the expediency of making an immediate move in the direction of increased Subscriptions, and have recommended an immediate levy of a special extra rate of 3 per cent. on salaries for one year in preference to the levy of a $\frac{1}{2}$ per cent. rate for a number of years.

"The Managers have, however, determined to postpone bringing forward any specific proposition on the subject pending the receipt of your reply to this reference.

"I now proceed to indicate more particularly the nature of the further investigations which it is desired that you should make, with special reference to the question of the expediency of accepting the Secretary of State's offer as discussed in Section III of the Memorandum. Paragraphs 26 and 27 of the Memorandum contain a general indication of the object in view and of the mode in which it is proposed to attain it; what is wanted in fact is that, besides the Tables already prepared by you for making the valuation on the supposition of a uniform rate of 5 per cent. interest, corresponding Tables should be

constructed in view to making an exactly similar valuation on the existing basis of the Fund, *i. e.*, on the supposition of the Ordinary Funds being improvable at 8 per cent. interest, and the Additional Funds, at 4½ interest. The last-mentioned rate may be said to represent the interest actually received on the invested funds of the Additional branch if taken at their average market value, and it corresponds also very closely to the rate at which investments can now be made, as well as to the rate (4-6) obtained from a calculation based on an average extending over a long period of years. If, therefore, Tables be constructed for valuing the Liabilities and Assets at an interest rate of 8 per cent. in respect of the Ordinary Branch, and 4½ per cent. in respect of the Additional Branch, it is considered that the means will be available for instituting an exact comparison between the state and prospects of the Fund on its existing basis, and the prospects already calculated by the 5 per cent. Tables on its proposed basis; and it is hoped that valuations of this sort made for April 1863, and also for April 1865, will afford a still more reliable test of the real effect of the proposed arrangement.

The valuation for April 1865 on the proposed basis will be made on the assumption of the new arrangement having been actually carried out, as proposed by you, from April 1863, and you will see that I have calculated for this purpose (Appendix II of the Memorandum) the exact amount of Capital which the Fund would have possessed in April 1865 had the new arrangement been so introduced.

"My conviction is that, when the comparative valuations of 1863 are placed in juxtaposition with those of 1865, the result will warrant a decided preference for the existing basis over the proposed basis, especially if, as is rightly assumed by you, the proposed transfer of Rs. 8,95,744 from the 'Additional' to the 'Ordinary' Branch be finally sanctioned. You will perceive that the figures given in Appendix II of the Memorandum show the Capital of the Fund for each year on the present and proposed basis on the supposition both of the transfer being sanctioned, and of its not being sanctioned, so that the calculations now proposed to be made will be equally useful in either case.

"The Managers would wish to have your opinion on the results shown by the calculations above indicated, in respect of the expediency of the present acceptance of the Secretary of State's offer.

"They would also wish to be favored with any remarks which may be suggested by the above-mentioned results in regard to the rate of progress towards solvency which may be expected in future under existing rates of Subscriptions, as they are desirous, should it be necessary to levy an extra rate, of being in a position to place before the Subscribers, as clearly and conclusively as possible, the grounds for proposing such a measure. They would like further to have your opinion as to the alternative proposal made in my Memorandum to levy a high special tax of (say) 3 per cent. on salaries for one year instead of an extra rate of ½ per cent. for a number of years.

"In the Annexure I of this letter, you will find a list of the Tables used or prepared by you in your valuation on the supposition of 5 per cent. interest, with an indication of those which appear to be already available, or which it seems necessary to construct for the corresponding valuations at existing rates of interest, viz., 8 per cent. and 4½ per cent.

"You will also find in Annexure II a list of the documents herewith sent, containing the Statistics of the Fund which will be required by you for the valuation in question.

"I am, dear Sir,

"Yours faithfully,

BENGAL CIVIL FUND,
The 27th December 1865.

"(Signed) A. M. MONTEATH,
"*Honorary Secretary.*"

ANNEXURE I.

List of Valuation Tables which the Fund has and those which appear to be wanted.

	Widows.			Daughters.			Sons.			Daughters' Marriage Portion.		
	8 per cent.	5 per cent.	4½ per cent.	8 per cent.	5 per cent.	4½ per cent.	8 per cent.	5 per cent.	4½ per cent.	8 per cent.	5 per cent.	4½ per cent.
Liabilities under Old Rules.	Table 7, Davies.	Table 11, Davies, used by Mr. Brown.		Table 7, Davies.	Table 11, Davies, used by Mr. Brown.		Table 13, Davies.	Table 20, Brown (see 106).				
Liabilities under New Rules.	Table 7, but to make it Quarterly, ·100 is to be deducted, used by Mr. Brown.	Table 11, but to make it Quarterly, ·125 is to be deducted, used by Mr. Brown.	Wanted.	Table 13, but to be made Quarterly needs correction.	Table 21, Brown.	Wanted.	Table 13, Davies, but to be made Quarterly needs correction.	Table 20, Brown.	Wanted.	Table 8, Davies.	Table 2[illegible] Brown.	[illegible].

Contingent Liabilities.—As the mortality has been taken from the actual experience, the whole of the Tables already prepared at 5 per cent. will be required to be reconstructed at 8 per cent. and 4½ per cent.

Assets.—Same as above.

ANNEXURE II.

List of Documents containing Statistics of the Fund.

A.—Actuary's Tables A to H, with indication of Alterations for April 1865.

B.—Actuary's Tables 28—29, with division of Income into Ordinary and Additional.

C.—Nominal List of Subscribers in gradation order for April 1865, with indication of Salaries corresponding to List previously sent in April 1863.

D.—Gradation List showing the Service.

3. The calculations of the new Tables have occupied considerable time, as nearly the entire set of Tables of Money Values in my former Report had to be recomputed at 8 and 4½ per cent. interest.

4. For the convenience of reference, I have given to all the similar Tables at the different rates of interest the same place on the Index, merely distinguishing them by the rate of interest, so that the comparison or use of them might be facilitated.

5. The only Table which required an important alteration was No. 30, showing the value of the Subscriptions increasing with the age of the Members. As the value of the Ordinary Subscriptions were required only at 8 per cent., and of the Additional Subscriptions only at 4½ per cent., it was necessary to form fresh averages of the Subscriptions of each class payable at each age, and divide the Table into two parts at these respective rates of interest. The average payments of "Ordinary" Subscriptions have been taken at

the same mean ages as before, and the payments at intermediate ages interpolated by even differences of logarithms, as was done in the former Table. The average payment of the "Additional" Subscriptions was then found by deducting the ordinary rates in Column 1 from the total average of each age in Column 1 of the former Table.

6. As it may hereafter be convenient to compare these values at 5 per cent. with the values at 8 and $4\frac{1}{2}$ per cent., I have also formed similar Tables by dividing the 5 per cent. Table into two parts for the "Ordinary" and the "Additional" Branch.

7. This is an important Table, but it did not seem necessary to me to recompute on the basis of the salaries as they stood on 30th April 1865, because the other in 1863 was taken on the averages of ten years of age in each class. Thus small and casual differences would be eliminated, and there seemed, on examining the facts for 1865, that no great or permanent changes could have been effected in so short a period.

8. The mode of formation of the other Tables was sufficiently explained in my former Report, and there appears no reason to occupy further time or space in describing them.

9. The first question to be considered in comparing the state of the Fund at the two periods is the relative number of Members in each class and of their Wives and Children. It is also important to know whether the proportion living at different ages has increased or diminished.

10. For this purpose we cannot do better than continue Abstract K in my former Report, and show the number of each class, living on 30th April 1865, with the proportions to every 100 Members, existing in 1853, 1858, 1863, 1865. The total number of Members has increased at these four periods from 538 to 603, to 679 and to 722, including active and retired Members, showing an annual increase in the first five years of 13 per annum; in the second five years 15·2 per annum, and in the last two years 21·5 per annum, being by far the greatest increase in the 12 years. We might reasonably anticipate, then, some changes in the other proportions shown, and in the general position of the Fund.

Abstract K.—(*First Report, Page* 19),—Continued.

Bengal Civil Fund.

Table showing to every 100 *Members existing at each of the four valuations,* 1853, 1858, 1863, *and* 1865, *the proportion living in each Class, and in each quinquennial period of age below* 25, *and in each decennial period of age above* 25 (*para.* 10, *&c.*).

	1865.		1863.	1858.	1853.
	No.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
Pensioners' Widows—					
New Rules ...	62	8·59	8·10	4·81	1·12
Old Rules ...	63	8·73	9·43	11·60	13·57
Both ...	125	17·31	17·53	16·41	14·69
Sons—					
New Rules ...	93	12·88	9·72	4·97	1·12
Old Rules ...	5	·69	·76	3·65	8·18
Both ...	98	13·57	10·46	8·62	9·30
Daughters—					
New Rules ...	86	11·91	10·75	8·29	2·42
Old Rules ...	46	6·37	7·37	9·78	14·31
Both ...	132	18·28	18·12	18·07	16·73
Active Married Members ...	298	41·27	42·42	44·77	47·59
Sons ...	414	57·34	58·04	71·46	83·66
Daughters ...	422	58·45	58·48	61·51	70·27
Retired Married Members ...	126	17·45	16·79	10·61	6·32
Sons ...	216	29·92	30·93	18·73	8·55
Daughters ...	244	33·79	33·14	18·57	8·92
Unmarried and Widowers without Children ...	298	41·27	40·80	44·60	46·10
Under Ages.					
Pensioners' Widows. 20-25	1	·14	·59	·17	...
25-35	19	2·63	2·21	2·15	2·42
35-45	28	3·88	5·01	3·98	2·60
45-55	26	3·60	2·80	3·48	4·83
55-65	27	3·74	4·27	4·64	3·90
65-75	20	2·77	2·36	1·66	·56
75-85	4	·55	·29	·33	·37
	125	17·31	17·53	16·41	14·68

		1865.		1863.	1858.	1853.
		No.	Per Cent.	Per Cent.		
Under Ages.						
Pensioners' Daughters.	0-5	4	·55	1·18	·66	
	5-10	13	1·80	2·06	1·33	2·2
	10-15	20	2·77	1·91	3·15	2·97
	15-20	24	3·32	3·83	4·64	3·16
	20-25	27	3·74	3·54	2·65	4·46
	25-35	24	3·32	3·39	3·81	2·79
	35-45	16	2·22	1·77	1·49	·56
	45-55	3	·42	·29	·17	·19
	55-60	1	·14	·15	·17	·18
		132	18·28	18·12	18·07	16·73
Under Ages.						
Pensioners' Sons.	0-5	15	2·08	1·47	1·16	·37
	5-10	29	4·02	3·09	1·33	1·30
	10-15	23	3·19	2·51	2·49	3·91
	15-20	27	3·74	2·80	3·48	3·16
	20-21	4	·55	·59	·16	·56
		98	13·58	10·46	8·62	9·30
Under Ages.						
Active Married Members.	20-25	16	2·22	2·50	2·16	1·86
	25-35	132	18·28	17·68	17·91	17·29
	35-45	120	16·62	16·20	12·77	19·71
	45-55	29	4·02	5·60	11·27	7·62
	55-65	1	·14	·44	·66	1·11
		298	41·28	42·42	44·77	47·59

Abstract K.—(*First Report, Page* 19),—Continued.

		1865.		1863.	1858.	1853.
		No.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
	Under Ages.					
Active Married Members' Daughters.	0-5	176	24·38	23·87	24·54	33·28
	5-10	115	15·93	15·76	21·72	23·05
	10-15	78	10·80	12·08	15·59	16·92
	15-20	42	5·81	5·89	9·28	10·04
	20-21	3	·42	·44	·33	·37
		414	57·35	58·04	71·46	83·66
	Under Ages.					
Active Married Members' Daughters.	0-5	189	26·18	25·19	22·38	24·36
	5-10	113	15·65	15·76	16·25	21·19
	10-15	72	9·97	10·46	12·60	15·43
	15-20	38	5·26	4·86	8·79	6·88
	20-25	10	1·39	2·06	1·16	1·86
	25-35	...	...	·15	·33	·37
	35-45	...	...	...	...	·18
		422	58·45	58·48	61·51	70·27
	Under Ages.					
Retired Married Members.	25-35	...	...	·29	...	...
	35-45					
	45-55	5	·70	·74	...	·56
	55-65	49	6·78	8·40	6·80	4·28
	65-75	60	8·31	6·48	2·82	1·11
	75-85	11	1·52	·88	·66	·37
		1	·14	...	·33	...
		126	17·45	16·79	10·61	6·32
	Under Ages.					
Retired Married Members' Sons.	0-5	29	4·02	4·71	4·31	2·42
	5-10	50	6·93	6·63	5·97	2·04
	10-15	51	7·06	9·72	3·98	2·97
	15-20	72	9·97	8·84	4·14	1·12
	20-21	14	1·94	1·03	·33	...
		216	29·92	30·93	18·73	8·55

		1865.		1863.	1858.	1853.
		No.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
	Under Ages.					
Retired Married Members' Daughters.	0-5	24	3·32	3·98	2·98	1·67
	5-10	34	4·71	4·71	3·65	1·86
	10-15	49	6·79	6·48	5·31	2·41
	15-20	50	6·92	9·28	3·32	1·30
	20-25	59	8·17	5·60	1·82	·93
	25-35	21	2·91	2·21	·83	·56
	35-45	4	·55	·59	·66	·19
	45-50	3	·42	·29	...	...
		244	33·79	33·14	18·57	8·92
	Under Ages.					
Unmarried Members.	19-20	1	·14	...	2·32	...
	20-25	97	13·43	14·59	16·91	15·99
	25-35	130	18·01	16·20	16·42	17·85
	35-45	38	5·26	5·01	3·81	8·55
	45-55	13	1·80	3·24	4·81	3·53
	55-65	18	2·49	1·47	·33	·18
	65-75	1	·14	·29	...	...
		298	41·27	40·80	44·60	46·10
	Under Ages.					
Total Members.	19-20	1	·14	...	2·32	...
	20-25	113	15·65	17·08	19·08	17·84
	25-35	262	36·29	34·17	34·33	35·13
	35-45	163	22·57	21·95	16·58	28·81
	45-55	91	12·61	17·23	22·88	15·43
	55-65	79	10·94	8·40	3·81	2·43
	65-75	11	1·52	1·17	·67	·37
	75-85	2	·28	...	·33	...
		722	100·	100·	100·	100·

11. Amongst the Pensioners the proportion of Widows has slightly diminished in the last two years from 17·53 to 17·31 per cent., those under the New Rules having increased from 8·10 to 8·59 per cent., and those under the Old Rules having diminished from 9·43 to 8·73 per cent.

12. There has been a considerable increase in the number of Sons coming into pensions in the two years, from 10·46 to 13·57 per cent., the whole increase being under the New Rules. Amongst Daughters who receive pensions, the increase is very small, from 18·12 to 18·28 per cent., the increase under the New Rules nearly balancing the reduction under the Old.

13. Comparing the active and retired married Members together, we find the former have again relatively diminished in number from 42·42 to 41·27 per cent., whilst the latter have increased from 16·79 to 17·45 per cent., though this is very little more than one-fourth of the annual rate of increase of the previous five years. There is no great difference in the two years as to either class in the proportion of the number of their Children, whether Sons or Daughters.

14. Lastly, the proportion of Unmarried and Widowers without Children has increased in the two years from 40·80 to 41·27 per cent., although in the two previous quinquennial periods, it had diminished from 46·10 to 44·60, and then to 40·80 per cent.

15. All these facts indicate greater changes in the last two years than in either of the two previous quinquennial periods, and may assist in forming a judgment when we come to consider the financial progress of the Fund.

16. With regard to the proportions existing at different ages; amongst the Widows there has been a relative increase in the numbers at the older ages, those under 45 having diminished from 7·81 to 6·65 per cent., and those above 45 increased from 9·72 to 10·66 per cent. The effect is seen in the valuation, since the average value of the Widows' pension at 5 per cent. has decreased from 11·59 to 11·36, and which, though small in itself, has a perceptible effect on the large amount of pensions payable. It is also the reverse of what may be noticed in the previous ten years.

17. Amongst Daughters who are receiving pensions, a larger proportion also are living at ages above 20, those under 20 having decreased from 8·98 to 8·44 per cent., and those above increased from 9·14 to 9·84 per cent. But this does not appear to have diminished the average liability for each, since a larger proportion of them seems entitled to pensions under the New Rules.

18. With regard to married Members, active, the increase has been principally at ages 25 to 45, the existing Members being 34·90 per cent. in 1865 against 33·88 per cent. in 1863, whilst under 25 and from 45 to 60, they have diminished from 8·54 to 6·38 per cent. There has also been a slight increase at the younger ages of their Sons under 10 years from 39·63 to 40·31 per cent., and of their Daughters from 40·95 to 41·83 per cent.

19. Amongst retired married Members, under 55, there has been a diminution in number from 9·43 to 7·48 per cent., and an increase above 55 from 7·36 to 9·97 per cent. Amongst their Sons and Daughters, the proportions vary at different ages, but not in any uniform manner, and the total of both differs but little at either period.

20. The unmarried Members, under 35, have increased from 30·79 to 31·58 per cent. of the total number of Members, and above that age, diminished from 10·01 to 9·69 per cent.

21. Of the total number of Members there has been evidently an increase at the younger ages, and a diminution at the older, the former showing under 45 years of age 73·20 in 1863 against 74·65 per cent. in 1865, and above 45, 26·80 in 1863 against 25·35 per cent. in 1865.

22. Such is a brief summary of the changes which have occurred in the Fund during the past two years, and as they are all shown by proportion to 100 Members existing at each of the four periods, they clearly indicate by comparison that a considerable difference will be found also in the financial condition of the Fund.

23. Before proceeding to examine the Valuations which have been completed, and which I have given in the Appendix, at 5, 8, and 4½ per cent. for both dates, 30th April 1863 and 30th April 1865, it is of great importance again to consider the question of the extent to which the Liabilities and Assets are affected under the Old and New Rules.

24. On 1st October 1862, effect was given to a new apportionment of expenditure between the two branches "Ordinary" and "Additional." Since 1850 the charges for new pensions have been debited ⅔rds to the "Ordinary" or 8 per cent. Fund, and ⅓rd to the "Additional" Fund.

25. But the new arrangement was 53 and 47 per cent. respectively, that being the proportion which Mr. Davies computed as the charges of the Fund on its old basis, compared with the additional charges under the new constitution.

26. In paragraph 115 of my first Report, I explained that this calculation was made from the valuation of 1850, in which the pensions for Widows, Daughters and Sons were found to be reduced by the Property Clause from the full amount of pensions £40,430 to £30,191, or 75 per cent.; and as by the Committee's Report in 1850, it appeared that out of 55 families during the previous 10 years, 16 had been left wholly independent of the Fund, and 39 only admitted liable to the reduced rate, the actual proportion of pensions paid under the old Rules was only ·75 × $\frac{39}{55}$, or 53 per cent.

27. But on applying the same method to the pensions payable at the date of the valuation in 1863, the result showed only £20,466 actually paid in lieu of £24,700 full pensions, or ·8286 instead of ·75 and which, when multiplied by $\frac{39}{55}$, would give nearly 59 per cent. as the proportion in the "Ordinary" Branch, and 41 per cent. for the "Additional" Branch.

28. This rate is nearly confirmed by the new valuation for 1865, in which the pensions payable under the Old Rules are shown to be £19,640 instead of £24,000, or ·8183; and if this be multiplied by $\frac{7}{12}$, it would give very nearly 58 per cent. for the "Ordinary" Branch.

29. But it is reasonable to conclude that the same causes, which have led to there being a smaller reduction of pension to those who were entitled to a part at least, would operate to diminish the proportion of those who were wholly excluded by reason of property, and if we take the rate of 60 instead of 58 or 59 per cent., it would only be a very small allowance on this account, and would probably represent much more accurately the standard proportion for the Ordinary Branch at the present time than the 53 per cent. at which it was fixed in 1850.

30. I have, therefore, in the subsequent comparisons adopted 60 and 40 per cent., respectively, as the proportions for the "Ordinary" and "Additional" Branch in the absence of the more precise estimate which might be made if the number of Families which are left wholly independent of the Fund could be continued to the present time.

31. It naturally follows that, if the Liabilities from new Members, since 1850, consist of 60 per cent. under the Old Rules, and 40 per cent. under the New Rules, their contributions should be carried to account in the same proportions, since they have no other object than by their accumulations to meet the benefits proposed.

32. I have, therefore, in the first comparisons, shown the two periods 1863 and 1865, with the subscriptions valued as an asset, on this hypothesis.

33. The Subscriptions of unmarried Members may be considered as partly including the Liabilities from their chance of marriage hereafter, and therefore liable in the same manner as the increased rates which they pay after marriage for Wives and Children to the above division. The increase of 2 per cent. and $\frac{1}{8}$th and $\frac{1}{4}$th per cent. do not seem to have been made from any computation of the real increase of the risks involved, and the accumulation of their subscriptions during their unmarried life helps to make up the value of the larger liability which they bring on the Fund by marriage.

34. But in order to afford the fullest means of comparing the real condition of the Fund at the dates of 1863 and 1865, I have also had Tables constructed, so that the valuation of the Assets may be made both by the average payments at each age of the $2\frac{1}{2}$ for "Ordinary," and of the excess for Wives and Children called "Additional." Thus both methods may be tested and the results compared.

35. There are two items in the Valuation which, having been computed by averages, and not by Tables, required to be specially re-valued at 5 per cent. for 1865, and at 8 per cent. and $4\frac{1}{2}$ per cent. for both dates 1863 and 1865:—

36. 1*st*.—The value of Contingent Benefits to future Children of present marriages.

At 5 per cent. for 1865 the same values were used as are found in my first Report, paragraph 126, the results being as follows:—

Ages.	Value of Contingent Pensions to future Children.	No. of Husbands.	Total Value.
			£
20-25	355·8	16	5,692·8
25-30	305·2	68	20,753·6
30-35	236·4	64	15,129·6
35-40	139·4	64	8,921·6
	Totals ...	212	50,497·6

37. At 8 per cent. and at 4½ per cent., the same method was adopted as I have explained in the above paragraph, the values being—

	At 8 per cent.		At 4½ per cent.	
	£	£	£	£
Sons' Benefits ...	102·94 × ·5 =	51·47	156·4 × ·5 =	78·2
Daughters' Benefits ...	152· × ·5 =	76·	298·9 × ·5 =	149·45
	1 = 127·47 ×	$\frac{D\ 40·33}{D\ 35·28}$ &c.	1 = 227·65 ×	$\frac{D\ 40·33}{D\ 35·28}$ &c.

38. The assumption is herein made that there is an increase of 1· in family for each five years of the Husband's age up to 40; if both parents live so long, the D for the Joint Lives being taken from the newly computed Tables for Husband and Wife at 8 and 4½ per cent. The final values are as follows:—

Ages.	8 per cent.					4½ per cent				
	Value of Contingent Pensions to future Children.	30th April 1863.		30th April 1865		Value of Contingent Pensions to future Children.	30th April 1863.		30th April 1865.	
		No. of Husbands.	Total Values.	No. of Husbands.	Total Values.		No. of Husbands	Total Values.	No of Husbands.	Total Values.
	£		£		£	£		£		£
20-25	165·9	17	2,820·3	16	2,654·4	410·3	17	6,975·1	16	6,561·8
25-30	147·5	59	8,702·5	68	10,030·0	349·3	59	20,608·7	68	23,752·4
30-35	119·6	63	7,534·8	64	7,654·4	268·3	63	16,902·9	64	17,171·2
35-40	74·4	71	5,282·4	64	4,761·6	156·7	71	11,125·7	64	10,028·8
		210	24,340·0	212	25,100·4		210	55,612·4	212	57,517·2

39. *2nd.*—The value of Contingent Benefits to subsequent Wives and Families of existing married Members.

40. The method of ascertaining the value of these benefits is shown in Abstract S, paragraph 132, in my First Report, and at 5 per cent. for 1865, the same values were used as are there given :—

Ages.	Values to each.	No. of living married Members.	Total Value of Liability for future Wives and Children.
	£		£
20-30	155·8	84	13,087·2
30-40	158·7	128	20,313·6
40-50	96·87	88	8,524·6
50-60	61·28	96	5,882·9
60 & upwards	...	28	.....
	Total ...	424	47,808·3

41. At 8 and at 4½ per cent. the same method was followed as is shown in paragraph 132 above mentioned. But it did not seem necessary to recompute Table M 31 to obtain the D and N Columns at those rates of interest, since a sufficiently near value could be found by taking $N_x - N_{x+10}$ equal to the sum of the living between age x and $x+10$ multiplied by v^{x+5} as a nearly equivalent value.

42. By following out the process shown in Abstract S, with the modification just explained, for 8 and 4½ per cent. interest, we obtain finally the value of the Liabilities as follows :—

Ages.	At 8 per cent.					At 4½ per cent.				
	Values to each.	30th April 1863.		1865		Values to each.	30th April 1863.		1865.	
		No of living married Members	Total Values.	No of living married Members.	Total Values.		No. of living married Members	Total Values.	No. of living married Members.	Total Values.
	£		£		£	£		£		£
20-30	65·91	76	5,009·2	84	5,536·4	189·98	76	14,438·5	84	15,958·3
30-40	74·34	134	9,961·6	128	9,515·5	189·98	134	25,457·3	128	24,317·4
40-50	48·39	71	3,435·7	88	4,258·3	114·62	71	8,138·0	88	10,086·6
50-60	35·03	100	3,503·0	96	3,362·9	71·00	100	7,100·0	96	6,816·0
60 & upwards	...	21	...	28	...	...	21	...	28	...
		402	21,909·5	424	22,673·1		402	55,133·8	424	57,178·3

43. The values to each at the above rates may be used on future occasions for the total number of married Members living between the decennial ages against which they are placed.

44. It will be noticed that the principal difference in the above comparison is in the number living between 40 and 50 years of age, and the totals are but slightly altered.

45. With these observations I proceed to examine the Balance Sheets of the two periods for both branches at 5 per cent, and for the "Ordinary" at 8 per cent. and the "Additional" at 4½ per cent.

46. Each item of valuation is given in the annexed Abstract T, in which the full value of the whole Liability or Asset is shown at each rate of interest without division into "Ordinary" and "Additional," but in order to simplify the comparison, it will be better to examine and compare only the large totals of each class.

Abstract

BENGAL CIVIL

Showing the full Value of the Liabilities and Assets in each Class

ASSETS.	30TH APRIL 1863.				30TH APRIL 1865.			
		5 per cent.	8 per cent.	4½ per cent.		5 per cent.	8 per cent.	4½ per cent.
g. REALIZED CAPITAL (CORRECTED), APPENDIX 11 C.		Rs.	Rs.	Rs.		Rs.	Rs.	Rs.
Ordinary		40,75,798	40,75,798	...		46,00,756	45,84,113	...
Additional		18,21,341	...	18,21,341		21,66,049	..	21,09,518
Total ...		58,97,139	58,97,139			67,66,805	66,93,631	
h. Value of Members' Subscriptions		59,75,068	44,57,569	63,16,451		63,38,915	47,29,416	67,00,950
i., j. Value of Government Donation in lieu of Interest £15,135 per annum ...		19,13,670	...	...		19,13,670	...	...
k. Value of Annual Donation £2,500		3,16,100	2,40,026	...		3,16,100	2,40,026	...
l. Value of Minimum ⅓th from Pension, Average £16,643		1,97,790	1,46,669	2,09,413		1,97,790	1,46,669	2,09,413
m. Value of Fines, disparity of age, average Rs. 4,236		53,560	...	56,707		53,560	...	56,707
n. Value of Payments to make up Rs. 25,000 (or half) on retirement, average Rs. 4,452		56,290	41,742	...		56,290	41,742	...
Value of Members' Subscriptions as at present divided, Ordinary 2½ per cent. . .		32,59,817	24,36,465	...		34,61,253	25,87,878	...
Additional for Wives and Families ...		27,11,846	...	28,67,182		28,76,743	...	30,39,888

T.

FUND.

on 30th April 1863 and 1865, at 5, 8, and 4½ per cent. (para. 46).

LIABILITIES.	30TH APRIL 1863.					30TH APRIL 1865.				
	No.	Annuity.	5 per cent.	8 per cent.	4½ per cent.	No.	Annuity.	5 per cent.	8 per cent.	4½ per cent.
a. APPROPRIATED FUNDS PENSIONS.		£	£	£	£		£	£	£	£
Old Rules (1) Widows ..	56]	14,417	150,328·6	121,007·6	156,669·2	53]	13,871	137,901·0	111,926·1	143,341·0
(2) Daughters...	48]	3,549	40,379·1	30,829·4	42,602·2	43]	3,264	37,596·6	28,698·[illegible]	39,665·8
(3) Sons ...	5]	305	1,093·6	1,040·4	1,095·9	5]	259	542·0	530·[illegible]	545·3
Total ...	109]	18,270	191,801·3	152,877·4	200,367·3	101]	17,394	176,039·6	141,155·6	183,552·1
Do. assigned since 1850... (4) Widows ...	8]	1,996	20,551·9	16,618·6	21,391·2	10]	2,446	24,493·6	19,915·[illegible]	25,479·0
(5) Daughters ..	2]	200	2,406·9	1,816·7	2,544·5	3]	300	3,722·6	2,806·0	3,935·7
(6) Sons ...										
Total ...	10]	2,196	22,958·8	18,435·3	23,935·7	13]	2,746	28,216·2	22,721·[illegible]	29,414·7
New Rules (7) Widows ...	55]	15,450	198,552·2	1,49,953·4	209,729·2	62]	16,800	213,905·0	162,121·2	225,774·8
(8) Daughters	73]	6,280	7[illegible]646·9	57,232·2	78,711·0	86]	7,780	88,574·5	68,091·9	93,354·5
Marriage portion ...		21,900	8,324·8	6,630·3	8,692·6		25,800	9,859·8	7,936·8	10,269·9
(9) Sons ...	66]	5,080	42,360·5	37,093·5	44,591·3	93]	7,185	60,476·0	52,461·1	62,111·2
Total ...	194]	26,810	323,884·4	250,909·4	341,724·1	241]	31,765	372,815·3	290,611·0	391,510·4
Total ...	313]	47,276 / 21,900	538,644·5	422,222·1	566,027·1	355]	51,905 / 25,800	576,971·1	454,488·1	604,477·2
b. VALUE OF CONTINGENT REVERSIONARY PENSIONS.										
Active (10) Wives ...	298]		318,630·3	180,402·6	355,556·1		...	328,954·4	185,745·[illegible]	367,302·9
(12) Daughters ..	397]		114,822·6	68,595·2	127,331·8		...	121,992·3	72,701·6	134,992·4
(14) Sons ..	394]		41,585·8	32,020·9	43,531·8		...	44,022·3	33,857·5	46,092·7
Retired (11) Wives ...	114]		139,543·3	89,564·1	151,778·4		...	156,075·7	101,883·3	169,192·8
(13) Daughters ..	225]		75,424·8	46,328·7	82,927·5		...	84,480·8	51,934·0	92,852·5
(15) Sons ...	210]		14,015·5	11,322·0	14,531·0		...	13,593·3	10,964·[illegible]	14,103·4
Total ...	1688]		704,022·3	428,329·5	775,656·6		...	749,118·8	457,086·[illegible]	824,536·7
c. Value of Contingent Benefits to future Children of existing marriages ...	402]		48,846·0	24,340·0	55,612·4		...	50,497·6	25,100·[illegible]	57,517·2
d. Value of Contingent Benefits to subsequent Wives and Families of existing married Members ...		...	46,113·0	21,909·5	55,133·8		...	47,908·3	22,673·[illegible]	57,178·3
e. Value of Contingent Benefits to subsequent Wives and Families of existing Bachelors and Widowers...	277]		246,691·0	118,631·1	283,776·0		...	265,520·2	128,005·7	305,664·8
			1,584,316·8	1,015,426·2	1,736,205·9		...	1,689,916·0	1,087,443·6	1,849,374·2
Estimate for expenses Rupees average 4,677			61,665	45,727	65,288		...	61,665	45,727	65,288

47. For this purpose I have summed together all the values of the Liabilities under Incumbent Pensions for Wives, Sons, and Daughters in Item A, all the Contingent Liabilities at present in existence for married Members in Item B, and all the future Contingent Liabilities for probable second Wives and Families of present married Members and for future Wives and Children of present Bachelors or Widowers in Item C.

48. On computing the number of Members living at each age, and dividing the sum of the ages for each by the total living 30th April 1865, we find $^{26691}/_{722}=36{\cdot}84$, very nearly 37, as in 1863, for the average age of all. Consequently all those items which were valued by an annuity at that age at 5 per cent., *viz.*, 12·644, in my last Report, have precisely the same value now.

49. In the 5 per cent. valuation for the purpose of comparison, I have assumed that the Government Donation, in lieu of Interest, was agreed to on the basis of the five years' average, 1858-62, taken as £11,552 per annum, and worth during the average life of a present Member £1,46,063·5, and also the 4 per cent. on Rs. 8,95,744 to be transferred, yielding £3,583 per annum more, and worth for the same term £45,303·5.

50. The following items—

(*k*)—The annual Donation from Government, £2,500, sanctioned 1808;

(*l*)—Deduction of $\frac{1}{n}$th from pensions for minimum of one-third of value;

(*m*)—Fines (including for disparity of age);

(*n*)—Payments to make up Rs. 25,000 (or half) on retirements; and also the charges of management, have been estimated by the respective values of a Life Annuity at the same average age, 37, *viz.*, for the "Ordinary" Branch at 8 per cent., 9·376, and for the "Additional" Branch at 4½ per cent., 13·387.

51. In the last year's accounts these items have somewhat exceeded the average of the five years on which they were taken in 1863, but the difference is very slight, and as they may vary again on another valuation, and the difference allows of a small margin for safety, I have thought it better, on the whole, to retain the former average of receipt in each case as the estimate for the future. The best time to make any alteration, if needed, would be at each quinquennial valuation (the next of which will fall on 30th April 1868), when the average amount of each item during the preceding five years might be substituted for that at the previous valuation.

52. In the following Summary I have also corrected the totals by Mr. Monteath's suggestions in his Memorandum, page 3, by charging the Agent's Commission of 1 per cent. on the value of all the Liabilities, since almost the whole of them will eventually have to be paid in England.

53. The deduction from the Liabilities on account of what the Fund gains by deferring the repayment of advances by the Secretary of State for a year, charged by him at 4 cent., whilst the Fund obtains respectively 5 per cent. under the new proposed scheme, or 8 per cent. and 4½ per cent. under existing arrangements, makes also a consi-

derable item of profit, being 1 per cent. on the whole Liabilities under the first, and 4 per cent. on the "Ordinary" and ½ per cent. on the "Additional" Liabilities in the latter case. These will be found allowed for in the Summary.

54. The proposal of the Government to make the rate of exchange 10 Rupees to the £1 Sterling has been assumed as carried in the 5 per cent. valuation, whilst in the 8 and 4½ per cent. valuation all the Liabilities and the Government Annual Donation of £2,500, which have been computed by Tables in sterling money, have been converted into Rupees at the rate of 10·24 to the £1.

55. The other items (*k*), the values of the Members' Subscriptions; (*l*), the deductions of $\frac{1}{6}$th from Pensions; (*m*), Fines; (*n*), Payments to make up Rs. 25,000 (or half) on retirement and also the expenses, having been estimated on the average receipts in Rupees, require no conversion.

56. For the capital in hand at each period, I have used the corrected estimate given by Mr. Monteath in his Appendix II, part C, which gives the capital as shown in the accounts, with interest due thereon up to date, taking "Additional" Funds at their market value, deducting amount due for deferred payments, and making the required correction for the transfer of Rs. 8,95,744.

57. The capital so corrected stands—

	1st May 1863.	1st May 1865 Proposed Basis	1st May 1865. Present Basis.
	Rs.	Rs.	Rs.
Ordinary ...	40,75,798	46,00,756	45,84,113
Additional ...	18,21,341	21,66,049	21,09,518
Total ...	58,97,139	67,66,805	66,93,631

58. With the view of being able to compare the "Ordinary" and "Additional" Branches under the present and under the proposed arrangements, I have subdivided the 5 per cent. valuation in the proper proportions, although it would not be necessary to keep up distinct Funds for each if the Government proposition should be at any time accepted.

59. With these explanations, the following Abstract U shows the progress of the Fund towards solvency in the two years from 30th April 1863 to 30th April 1865 on the present basis and on the proposed basis; but with the assumption that the estimates for Contingencies and Receipts under the New Rules shall not be allotted to the Ordinary or Additional Branch as they now are, but shall be divided into 60 per cent. for the former, accumulating at 8 per cent. interest, and 40 per cent. for the latter at 4½ per cent. interest, this being the proportion found to exist by both these valuations as explained in paragraphs 23 to 30, in lieu of 53 and 47 per cent. respectively, as deduced by Mr. Davies from the accounts of 1850.

Abstract U.

Showing the Liabilities and Assets of the Bengal Civil Fund in the "Ordinary" and "Additional" Branch on 30th April 1863 and 1865 at 5 per cent. (10 Rupees=£1) and at 8 and 4½ per cent. (10·24 Rupees=£1), the "Ordinary" being taken at 60 per cent., and the "Additional" at 40 per cent., of the total Liabilities and Subscriptions (para. 59.)

	5 PER CENT.				5 PER CENT.			30TH APRIL 1863.		30TH APRIL 1865.	
	30TH APRIL 1863.		30TH APRIL 1865.		BOTH COMBINED.			8 Per Cent.	4½ Per Cent.	8 Per Cent.	4½ Per Cent.
	Ordinary.	Additional.	Ordinary.	Additional.	30th April 1863.	1865.					
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		Rs.	Rs.	Rs.	Rs.
Pensions.—Incumbent A	21,47,601	..	20,41,558	...	...	...		17,54,242	..	16,78,101	..
Contingent B	19,43,306	12,95,538	22,36,392	14,91,261	53,86,445	57,69,711		15,41,587	13,99,702	17,85,514	16,03,626
Future Contingent C	42,24,134	28,16,089	44,94,713	29,96,475	70,40,223	74,91,188		26,31,620	31,77,089	28,08,338	33,77,302
	20,19,900	13,66,600	21,82,957	14,55,304	34,16,500	36,39,261		10,13,026	16,15,963	10,80,541	17,21,796
	1,03,64,941	54,78,227	1,09,56,120	59,43,040	1,58,43,168	1,68,99,160		69,40,475	61,92,754	73,52,494	67,02,724
Expenses	36,999	24,666	36,999	24,666	61,665	61,665		27,436	26,115	27,436	26,115
Agents' Commission 1 per cent. on A, B, C	1,03,650	54,782	1,09,561	59,431	1,58,432	1,68,992		69,405	61,928	73,525	67,027
	1,05,05,590	55,57,675	1,11,02,680	60,27,137	1,60,63,265	1,71,29,817		70,37,316	62,80,797	74,53,455	67,95,866
Deduct on account of deferred repayments ... 1 per cent. on A, B, C...	1,03,650	54,782	1,09,561	59,431	1,58,432	1,68,992		..	...	..	...
Ditto ¼ „ „ ...	...	..	...	..	..	...		2,77,619	...	2,94,100	...
Ditto ½ „ „ ...	...	.	...	..	..	...		.	30,964	...	33,514
	1,04,01,940	55,02,893	1,09,93,119	59,67,706	1,59,04,833	1,69,60,825		67,59,697	62,49,833	71,59,355	67,62,352
Realized Capital, Appendix II C	40,75,798	18,21,341	46,00,756	21,66,049	59,97,139	67,66,805		40,75,798	18,21,341	45,84,113	21,09,518
Value of Income.—Subscriptions	35,85,041	23,90,027	38,03,349	25,35,566	59,75,068	63,38,915		26,74,541	25,26,580	28,37,650	26,80,380
¼th Deductions	1,18,674	79,116	1,18,674	79,116	1,97,790	1,97,790		88,001	83,765	88,001	83,765
Fines, &c.	...	53,560	...	53,560	53,560	53,560		...	56,707	...	56,707
Payments to make up Rs. 25,000	56,290	...	56,290	...	56,290	56,290		41,742	...	41,742	...
Court's Donation	3,16,100	...	3,16,100	...	3,16,100	3,16,100		2,40,026	...	2,40,026	...
Donation in lieu of interest...	19,13,670	...	19,13,670	..	19,13,670	19,13,670		...	...	...	...
	1,00,65,573	43,44,044	1,08,08,839	48,34,291	1,44,09,617	1,56,43,130		71,20,108 Surplus.	44,88,393 Deficit.	77,91,532 Surplus.	49,30,370 Deficit.
Deficit	3,36,367	11,58,849	1,84,280	11,33,415	...	13,17,695		3,60,411	17,61,440	6,32,177	18,31,982
Add Deficit	...	3,36,367	...	63,090	...	...	Deduct Surplus	...	3,60,411	...	6,32,177
If the Government Donation increased in value to Rs. 20,34,960, deduct	...	...	1,21,190	...	...	1,21,190					
			63,090								
Total Deficit ...	...	14,95,216	...	11,96,505	14,95,216	11,96,505	Total Deficit ...	...	14,01,029	...	11,99,805

60. This Abstract deserves a careful consideration.

The Incumbent Liabilities (A) have increased at 5 per cent. from Rs. 53,86,445 for 119 Widows and their Families to Rs. 57,69,711 for 125 Widows and their Families, or from an average of Rs. 45,264 to Rs. 46,158 for each.

61. The Contingent Liabilities (B) have increased in value from Rs. 70,40,223 for 402 Wives and Families to Rs. 74,91,188 for 424 Wives and Families, or from an average of Rs. 17,513 to Rs. 17,668 for each.

62. The future Contingent Liabilities (C) for Wives and Families of married Men who may become Widowers and marry a second time, and for Wives and Families of Bachelors and present Widowers who may marry hereafter, have increased in value from Rs. 34,16,500 for 679 total Members to Rs. 36,38,261 for 722 total Members, or from an average of Rs. 5,032 to Rs. 5,039 for each, very nearly the same proportion.

63. The total Liabilities, after correcting for expenses and deferred payment of claims, have increased from Rs. 1,59,04,833 to Rs. 1,69,60,825, or about 6·6 per cent.

64. On the other hand, the capital, after making the proper corrections, has increased from Rs. 58,97,139 to Rs. 67,66,805, or 14·7 per cent., and the value of the Members' Subscriptions from Rs. 59,75,068 to Rs. 63,38,915, or 6·1 per cent., the other items being estimated of the same value at both periods.

65. The total result is that the deficit has diminished at a 5 per cent. valuation from Rs. 14,95,216 to Rs. 13,17,695, or Rs. 1,77,521 in the two years, say at the rate of £8,876 per annum.

66. But the number of Members has increased in the two years from 679 to 722, and if an increase in the Government Donation had been also accorded, pursuant to the suggestion in paragraph 191 of my first Report, the proportionate increase would raise its value by $\frac{7}{679}$, or from Rs. 19,13,670 to nearly Rs. 20,34,860, a difference of Rs. 1,21,190 making the total diminution of deficit in the two years Rs. 2,98,711, and leaving only Rs. 11,96,505 or £ 1,19,650 required to restore the Fund to a solvent condition, instead of £149,522, at which the deficit stood two years previously.

67. In examining the results which arise under a valuation made upon the present conditions of the Fund, it seems to me that it will be much clearer and more correct to consider the Ordinary and Additional Branches as two distinct Funds, the existing Capitals and the Subscriptions for each accumulating separately at different rates of interest, 8 and 4½ per cent.

68. I assume that, in theory at least, any surplus found, after making provision for the full Liabilities under the 8 per cent. Fund, would have to be transferred to the 4½ per cent. Fund, and will bear only that rate of interest, since we cannot suppose it to be the intention of Government permanently to allow the high rate of interest on an amount of capital which is more than sufficient to carry out the original objects for which such

donation of extra interest was granted. This will greatly simplify the examination, because, after setting aside sufficient capital to make the 8 per cent. Fund solvent, the deficiency, if any, will be compared at the two periods wholly in the 4½ per cent. Fund.

69. I assume also that the whole of the Subscriptions, though nominally divided by the Rules into 2½ per cent. "Ordinary" and the excess rates on marriage into "Additional" rates, are really applicable to make up the Liabilities of each Fund in the proportion which we have found the "Ordinary" Liabilities bear to the "Additional," *viz.*, 60 and 40 per cent. respectively; since even the Bachelor's Subscriptions are accumulated towards his marriage Liabilities which include both Ordinary and Additional in the future pensions. The division of the Subscriptions by the Rules does not arise from any calculated proportion to the risks which they are to meet.

These are the principles on which the valuations in Abstract U have been made for comparison with the 5 per cent. valuation; but in order to place the subject in every possible light, I have afterwards given the comparison by a valuation made for 1863 and 1865 at 53 per cent. for the Ordinary, and 47 per cent. for the Additional, and at the rate of 10·24 Rupees=£ 1 Sterling.

70. On examining this Abstract, it will be seen that by dividing the 5 per cent. valuation into two parts, "Ordinary" and "Additional," the results show a deficit in each branch both in 1863 and in 1865.

71. The Total Liabilities, Incumbent and Contingent, A, B, C, on 30th April 1863 in the Ordinary Branch are estimated at Rs. 1,03,64,941, and after correcting for Agent's Commission and the profit of 1 per cent. arising from the deferred repayments to the Secretary of State, to Rs. 1,04,01,940; the corrected capital, Rs. 40,75,798, and 60 per cent. of the Subscriptions valued at 5 per cent., Rs. 35,85,041, with the other items, Rs. 4,91,064, and the value of the Government Donation in lieu of Interest, the same as given in my first Report, Rs. 19,13,670, make the total Assets in this branch Rs. 1,00,65,573, and show a deficit of Rs. 3,36,367.

72. The Total Liabilities, Incumbent and Contingent, A, B, C, had increased in value on 30th April 1865 to Rs. 1,09,56,120, and after correction as before, to Rs. 1,09,93,119. The corrected capital had increased to Rs. 46,00,756, the proportion of the value of Subscriptions, Rs. 38,03,349, the other items of Asset, Rs. 4,91,064, and the value of Government Donation, Rs. 19,13,670; total, Rs. 1,08,08,839, showing a deficit of Rs. 1,84,280.

73. But if, according to my suggestion, the Government fixed Donation should be increased in proportion to the increase of Members, it would in 1865 become Rs. 19,13,670 × $\frac{7}{6}\frac{2}{7}\frac{2}{9}$ = Rs. 20,34,860, giving a greater value by Rs. 1,21,190, and thus reducing the deficit at the latter date in the Ordinary Branch to the small sum of Rs. 63,090.

In the Additional Branch, the Liabilities will be found to have increased in the two years from Rs. 55,02,893 to Rs. 59,67,706; but the Assets have increased from Rs. 43,44,044 to Rs. 48,34,291, showing a deficit in 1863 of Rs. 11,58,849, and in 1865, Rs. 11,33,415.

74. It will be further seen that, on the 30th April 1863, the Total Liabilities, Incumbent and Contingent, A, B, C, on the 8 per cent. Fund, after correcting for Agent's Commission 1 per cent., and the profit of 4 per cent. arising from the deferred repayments to the Secretary of State, were Rs. 67,59,697.

75. The capital in this branch, after adjustment for Rs. 8,95,744, assumed to have been transferred from 30th April 1862, according to Appendix II, Part C, was Rs. 40,75,798, and 60 per cent. of the value of the Total Subscriptions at 8 per cent. was Rs. 26,74,541, making with other Assets, including the Government Donation of £2,500 per annum, Rs. 71,20,108, leaving a surplus of Rs. 3,60,411.

76. In the Additional or 4½ per cent. Fund we find the value of the Total Liabilities Rs. 62,49,833, after allowing for Agent's Commission of 1 per cent., and the profit of ½ per cent. arising from the deferred repayments to the Secretary of State.

77. The capital in this branch, as corrected by Mr. Monteath, was Rs. 18,21,341, and the value of 40 per cent. of the Total Subscriptions at 4½ per cent. was Rs. 25,26,580, making, with the other items of Asset in this branch, Rs. 44,88,393, showing a deficit of Rs. 17,61,440.

78. On the 30th April 1865, by precisely the same method of valuation, the Liabilities in the 8 per cent. branch are estimated at Rs. 71,59,335.

79. The corrected account shows the capital now increased on the present basis to Rs. 45,84,113, and the value of 60 per cent. of the full Subscriptions at 8 per cent. Rs. 28,37,650, making, with the other items, the Total Assets in this branch Rs. 77,91,532, or a surplus of Rs. 6,32,177.

80. In the two years the surplus in the 8 per cent. Fund has increased from Rs. 3,60,411 to Rs. 6,32,177.

81. In the Additional or 4½ per cent. Fund the total estimated Liabilities are Rs. 67,62,352.

82. The corrected capital stands at Rs. 21,09,518, and the value of 40 per cent. of all the Subscriptions, valued at 4½ per cent., Rs. 26,80,380, making, with the other items, the Total Assets Rs. 49,30,370, a deficit of Rs. 18,31,982. In the two years the deficit has increased from Rs. 17,61,440 to Rs. 18,31,982.

83. By the 5 per cent. valuation, if we add the deficit in the Ordinary to that in the Additional Branch at both dates, we shall find that it has decreased in the two years from Rs. 14,95,216 to Rs. 11,96,505, a diminution of Rs. 2,98,711 in 5 per cent. money.

84. In the 8 and 4½ per cent. valuation, if we assume that the surplus in the Ordinary is to be transferred towards the deficit in the Additional Branch, the deficit in 1863 will be only Rs. 14,01,029, and in 1865, Rs. 11,99,805.

85. The deficit has decreased in the two years from Rs. 14,01,029 to Rs. 11,99,805, and shows a diminution of Rs. 2,01,224 in 4½ per cent. money.

86. The conclusion that we arrive at is, that if the Government Donation in lieu of Interest remains fixed at the value given to it in my first Report, the greatest improve-

ment in the condition of the Fund will be shown under the continuance of the present system, since the deficit has diminished from Rs. 14,01,029 to Rs. 11,99,805 at 4½ per cent., whilst under the 5 per cent. valuation and the proposed change it decreased from Rs. 14,95,216 to Rs. 13,17,695.

87. But if the Government Donation be increased in proportion to the increase in the number of Members (and it must be recollected that this increase has actually added to the 8 per cent. Fund, and so tells in favor of the present system against the fixed Donation), then the advantage is rather in favor of the proposed change, since the deficit will be found to have diminished under it from Rs. 14,95,216 to Rs. 11,96,505 at 5 per cent., as shown in paragraph 83.

88. If the Donation in lieu of Interest in the 5 per cent. be not increased, it would in 1863 have required Rs. $\frac{14,95,216}{59,75,068}$=25·02 per cent. on the full value of the Subscriptions to make up the whole of the deficiency, and in 1865 Rs. $\frac{13,17,695}{63,38,915}$=20·79 per cent. But if the Donation be increased at the latter period as suggested, it would require only Rs. $\frac{11,90,505}{63,38,915}$=18·88 per cent.

89. In like manner the 4½ per cent. Fund in 1863 would have required Rs. $\frac{14,01,029}{63,16,451}$= 22·18 per cent. on the full Subscriptions to be levied to clear off the deficiency, and in 1865 only Rs. $\frac{11,99,805}{67,00,950}$=17·90 per cent., assuming that the whole of the Subscriptions are in both cases valued, as if they were paid to the 4½ per cent. Fund, that is, that the additional Subscriptions laid on to make up the deficit would accumulate only at that rate of interest.

90. I hope the method I have adopted of keeping the two Funds "Ordinary" and "Additional" distinct and comparing the results of each is sufficiently intelligible, as it appears to me, the rough averages which must be employed to reduce them both to a common rate of interest very liable to produce erroneous comparisons. In such cases the multipliers will be different for each class of facts, and will be constantly varying. Thus a capital in perpetuity at 5 per cent. would be reduced to an 8 per cent. value by multiplying the former by $\frac{12\,5}{20}$=·625.

In 1863, the value of Widows' Pensions in full under the New Rules ...					8 per cent. £149,953·4 / 5 per cent. £198,552·2	=·7552
In 1865	ditto	ditto	ditto	...	8 per cent. £162,121·2 / 5 per cent. £213,905	=·7579
In 1863 the value of total Contingent Reversionary Pensions				...	8 per cent. £428,323·5 / 5 per cent. £704,022·3	=·6084
In 1865	ditto	ditto	ditto	...	8 per cent. £457,086·3 / 5 per cent. £749,118·8	=·6102
In 1863 the value of Members' Subscriptions			...	...	8 per cent. £445,756·9 / 5 per cent. £597,506·8	=·7460
In 1865	ditto	ditto	...	...	8 per cent. £472,941·6 / 5 per cent. £633,891·5	=·7461

91. I have assumed, for the purpose of comparison at any rate, that if there is a deficit in the Ordinary Fund, it should be made up from the Additional Fund, and, on the other hand, if there is a surplus in the 8 per cent. Fund, it must be transferred to the 4½ per cent. Fund, because it would scarcely be supposed, as I have assumed before, to be the intention of the Government permanently to allow the high rate of interest on a larger capital than is sufficient with the value of the future income in that branch to carry out the original objects of the Fund.

92. If this be admitted, the following shows in brief the proportion of the realized capital which at 5 per cent. with the fixed donation, and at 8 per cent. without it, would be required just to cover the Liabilities in the Ordinary Branch on 30th April 1863 and 1865 :—

	5 PER CENT.			8 PER CENT.	
	1863.	1865.		1863.	1865.
	Rs.	Rs.		Rs.	Rs.
Total Liabilities ...	1,04,01,940	1,09,93,119		67,59,697	71,59,355
Value of future Income . .	40,76,105	42,94,413		30,44,310	32,07,419
Value of Government fixed Donation in lieu of Interest ...	19,13,670	19,13,670			
Increased value of ditto if increased in proportion to number of Members ...	...	1,21,190			
	59,89,775	63,29,273			
Net Liability ...	44,12,165	46,63,846		37,15,387	39,51,936
Realized Capital in Ordinary Branch	40,75,798	46,00,756		40,75,798	45,84,113
Deficit to be transferred from Additional Branch	3,36,367	63,090	Surplus to be transferred to Additional Branch ...	3,60,411	6,32,177

93. The estimate at 5 per cent. is made on the supposition that the Government have agreed to the proposition to increase the Government fixed Donation in proportion to the number of Members. It is also assumed at both rates that in lieu of the present proportion of 2½ per cent. for Ordinary and 2 per cent. Additional, the whole Subscriptions of Members are divided into 60 per cent. for Ordinary and 40 per cent. for Additional, as appear to be the true relative proportions at these two dates of the respective classes of Liabilities.

After these admissions, the diminution of the deficit in the 5 per cent. Fund, Rs. 2,73,277, will be found to be very slightly in excess of the increase in the 8 per cent. Fund, Rs. 2,71,766.

94. It is evident, therefore, that from the experience of the past two years, the advance has been more rapid in the Ordinary Branch under present arrangements than if the Government proposition had been accepted in 1863, unless the further condition be complied with that the fixed Donation should be increased with the increasing number of Members.

95. It will be noticed that though the Government fixed Donation is not quite equal either in 1863, or, as it is supposed, to be increased in 1865 to 4 per cent. interest on the realized Funds in the Ordinary Branch at those dates, yet it is more than equal to 4 per cent. on the actual Funds required to meet the Liabilities after the surplus has been transferred. Thus in 1863 Rs. 37,15,387 × ·04=1,48,615, when the Government Donation was reckoned to be Rs. 1,51,350, and in 1865 Rs. 39,51,936 × ·04=1,58,077, when it is assumed to be increased to Rs. 1,60,930. To the Government Donation must also be added the extra interest of ½ per cent. on the 4½ per cent. capital as shown below. In 1863 this would be Rs. 21,81,752 × ·005=10,919, and in 1865 Rs. 27,41,695 × ·005=13,708, making the totals Rs. 1,62,269 and Rs. 1,74,638 respectively.

96. We now proceed to compare the Additional Branch in the same manner as before—

	5 per Cent.			4½ per Cent.	
	1863.	1865.		1863.	1865.
	Rs.	Rs.		Rs.	Rs.
Total Liabilities ...	55,02,893	59,67,706		62,49,833	67,62,352
Value of future Income ...	25,22,703	26,68,242		26,67,052	28,20,852
	29,80,190	32,99,464		35,82,781	39,41,500
Realized Capital in Additional Branch	18,21,341	21,66,049		18,21,341	21,09,518
Deduct Transfer to Ordinary Branch	3,36,367	63,090	Add Transfer from Ordinary Branch	3,60,411	6,32,177
Total Capital ...	14,84,974	21,02,959	Total Capital ...	21,81,752	27,41,695
At 5 per cent. Deficit	14,95,216	11,96,505	At 4½ per cent. Deficit ...	14,01,029	11,99,805

97. By this we perceive that after making the Ordinary Branch solvent, or just equal to meet its Liabilities, transferring the excess in the 4½ per cent. valuation, the experience of the two years is rather in favor of the 5 per cent. estimate, since the deficit has diminished from Rs. 14,95,216 to Rs. 11,96,505, whilst in the 4½ per cent. it has diminished from Rs. 14,01,029 to Rs. 11,99,805, leaving the actual deficit in 1865 not widely different in both cases. Taking the former at Rs. 10=£1, and the latter at Rs. 10·24=£1, the deficit would be respectively about £119,650 and £117,170.

98. But considering the very rapid progress which has been made towards the solvency of the Fund during the last two years, there seems no reason for the Members to be alarmed, and they may still watch the course of events for a short time longer before taking any decisive steps in the matter to restore the balance. But the changes which have been going on in the Fund render it advisable to proceed with caution, and to look still to the reasonable probability that the Subscriptions, whether under the proposed change or under the existing arrangements of the Fund, may still have to be raised for a time at least. The amount deficient, though diminishing, is still considerable, and the present Members would not, of course, desire to throw the burden wholly upon the younger or future entrants. I understand the general impression to be that the Fund may work itself clear without any addition to the present rates, but for this the long continuance of very favorable conditions will be required.

99. Before stating the conclusions to which this investigation leads us, I will examine the Ordinary and Additional Funds at 8 and 4½ per cent., assuming that the former Liabilities bear the proportion of 53, and the latter 47 per cent., as they are now estimated, and that the whole Subscriptions are divided in the same proportion and carried to the respective Funds, and also that they are as at present divided into 2½ per cent. for "Ordinary," and 2 per cent. for Wives and ⅛th and ¼th per cent. for Sons' and Daughters' benefits for the "Additional" objects. The summary will be found in Abstract V.

Abstract V.

Showing the Liabilities and Assets of the Bengal Civil Fund on 30th April 1863 and 30th April 1865 in the "Ordinary" Branch at 8 per cent. and the "Additional" Branch at 4½ per cent., the former being taken at 53 per cent., and the latter at 47 per cent., of the total Liabilities and Subscriptions, and also with the Subscriptions divided into 2½ per cent. on salaries for Ordinary, and 2 per cent. for Wives, and ⅛th and ¼th per cent. for Children, Additional (para. 99).

	30th April 1863.		30th April 1865.	
	8 per cent.	4½ per cent.	8 per cent.	4½ per cent.
	Rs.	Rs.	Rs.	Rs.
Pensions.—Incumbent A	17,54,242	...	16,78,101	...
	13,61,735	16,44,650	15,77,204	18,84,261
Contingent B...	23,24,598	37,33,080	24,80,698	39,68,330
Future Contingent C	8,94,840	18,98,756	9,54,478	20,23,110
	63,35,415	72,76,486	66,90,481	78,75,701
Expenses	24,235	30,685	24,235	30,685
Agent's Commission 1 per cent. on A, B, C	63,354	72,765	66,905	78,757
	64,23,004	73,79,936	67,81,621	79,85,143
Deduct on account of deferred repayments 4 per cent. on A, B, C	2,53,417	...	2,67,619	...
Ditto ½ per cent. on A, B, C	...	36,382	...	39,379
Value of Total Liabilities	61,69,587	73,43,554	65,14,002	79,45,764
Realized Capital, Appendix II C	40,75,798	18,21,341	45,84,113	21,09,518
Value of Income.—Subscriptions 53 and 47 per cent.	23,62,512	29,68,732	25,06,590	31,49,447
⅛th Deductions from Pensions	77,735	98,424	77,735	98,424
Fines, &c.	...	56,707	...	56,707
Payments to make up Rs. 25,000	41,742	...	41,742	...
Court's Donation £ 2,500 per annum	2,40,026	...	2,40,026	...
	67,97,813	49,45,204	74,50,206	54,14,096
	Surplus.	Deficit.	Surplus.	Deficit.
	6,28,226	23,98,350	9,36,204	25,31,668
Value of Income, Subscriptions Ordinary 2½ per cent., and Additional, 2, ⅛th, and ¼th per cent.	24,36,465	28,67,182	25,87,878	30,39,888
Difference from ditto at 53 and 47 per cent. of Total Subscriptions	+ 73,953	— 1,01,550	+ 81,288	— 1,09,559
	Surplus.	Deficit.	Surplus.	Deficit.
	7,02,179	24,99,900	10,17,492	26,41,227

100. In order to value the latter, I have prepared new Tables at 5 per cent. and at 8 and 4½ per cent. by computing the average Ordinary Subscriptions at each tenth year of age from Table No. 29, and interpolating for the other ages as explained in my former Report, paragraphs 87 and 88. By deducting the average Ordinary Subscriptions so obtained from the average Total Subscriptions against each age in Column 1, Table No. 30, the average "Additional" Subscription was found at each age and placed in Column 1.

The remainder of the Table is in the same form as Table No. 30.

Assuming the Liabilities at 53 per cent. for Ordinary, and 47 per cent. for Additional, and the Subscriptions divided in the same proportion—

	8 per Cent.			4½ per Cent.	
	1863	1865		1863.	1865.
	Rs.	Rs.		Rs.	Rs.
Total Liabilities ...	61,69,587	65,14,002		73,13,554	79,45,764
Value of future Income ..	27,22,015	28,66,093		31,23,863	33,04,578
	34,47,572	36,47,909		42,19,691	46,41,186
Realized Capital in Ordinary Branch	40,75,798	45,84,113		18,21,341	21,09,518
Surplus to be transferred to 4½ per cent. Fund ...	6,28,226	9,36,204	Add transfer from Ordinary Branch	6,28,226	9,36,204
				24,49,567	30,45,722
				17,70,124	15,95,464

101. Here we see that by these proportions a much higher surplus arises in the Ordinary Branch, but on the other hand, after carrying that surplus over to the 4½ per cent. Fund for "Additional" purposes, the deficit is much larger still at both dates, and has diminished only from Rs. 17,70,124 to Rs. 15,95,464 in the two years.

102. The comparison of the proposed change to 5 per cent. and a fixed donation in lieu of interest is decidedly favorable under these circumstances.

103. The 4 per cent. on the actual capital necessary for the Liabilities in the Ordinary Branch would be in 1863 Rs. 34,47,572 × ·04=1,37,903 instead of fixed Donation Rs. 1,51,350, and in 1865 Rs. 36,47,909 × ·04=1,45,916 instead of the increased Donation Rs 1,60,930, or with the extra half per cent. on the actual capital in the Additional Branch Rs. 1,63,598 and Rs. 1,76,159 respectively.

104. Lastly, we have the similar comparison to make with the Subscriptions as they are divided under the existing Rules into 2½ per cent. Ordinary, and 2 per cent. for Wives, and ⅛th and ¼th per cent. for Children Additional from married Members—

	8 per Cent.			4½ per Cent.	
	1863.	1865.		1863.	1865.
	Rs.	Rs.		Rs.	Rs.
Total Liabilities ...	61,69,587	65,14,002		73,43,554	79,45,761
Value of future Income ...	27,95,968	29,47,381		30,22,313	31,95,019
	33,73,619	35,66,621		43,21,241	47,50,745
Realized Capital in Ordinary Branch	40,75,798	45,84,113		18,21,341	21,09,518
Surplus to be transferred to 4½ per cent. Fund ...	7,02,179	10,17,492	Add transfer from Ordinary Fund...	7,02,179	10,17,492
				25,23,520	31,27,010
			Deficit ...	17,97,721	16,23,735

This valuation, which is that under the existing arrangements of the Fund, shows the largest surplus in the Ordinary Branch valued at 8 per cent., namely, Rs. 7,02,179 in 1863, and Rs. 10,17,492 in 1865; and the largest deficit, after transferring the surplus from the 8 to the 4½ per cent. Fund, namely, Rs. 17,97,721 in 1863, but reduced to Rs. 16,23,735 in 1865.

105. To make up the whole deficits would have required 28·46 per cent. of the whole value of the Subscriptions at 4½ per cent. in 1863, and 21·23 per cent. on their value as it stood at the same rate of interest in 1865.

106. Contrasting this with the estimate to make up the Rs. 11,96,505 deficit by the 5 per cent. valuation, *viz.*, 18·9 per cent. on the total value of the Subscriptions at 5 per cent., it seems to me that there are good grounds for considering that the acceptance of the fixed Donation and the permanent 5 per cent. Interest on the whole Funds would place the Members in a better position, provided the Government would agree to increase the Donation in proportion to the increase in the number of Members.

107. By this valuation, the average on which the Government Donation is to be fixed would also show the largest margin over 4 per cent. on the Funds actually required to make the Ordinary Fund solvent. This in 1863 Rs. 33,73,619 × ·04=Rs. 1,34,945, compared with Donation Rs. 1,51,350, and Rs. 35,66,621 × ·04=1,41,665, compared with the increased Donation Rs. 1,60,930, allows of a considerable addition to the growth of the Ordinary Fund to represent the actual amount on which the donation is computed. Still more, if we add to the Donation the ½ per cent. extra interests on the Additional Funds, Rs. 25,23,520 × ·005=Rs. 12,618 in 1863, and Rs. 31,27,010 × ·005=Rs. 15,635 in 1865. In this case the difference or margin in 1863, will be $\frac{29,023}{1,34,945}$, or 21·5 per cent., and in 1865, $\frac{34,900}{1,41,665}$, or 21·6 per cent.

108. Of course, if the surplus, as found at both periods in the Ordinary Fund, may be allowed to remain there, and go on accumulating at 8 per cent. until the deficit is made up, it would be far better for the Members, since so large a portion of the deficit would be reduced accordingly. But in making all the comparisons, I have assumed that the 8 per cent. Fund must first be made solvent, and that if it is so, any excess would have to be carried to the other Fund.

109. The acceptance of the offer of the Secretary of State would be a most important measure, deeply affecting the interests of all the Members, and an irretrievable step if once taken. On the whole, considering the changes in the Fund during the last two years, it would seem to me advisable to ask that the decision might be deferred until after the quinquennial investigation on 30th April 1868. With the use of the same Tables, and the same method of investigation, as in these two valuations, better means will then be afforded to form a sound judgment. There seems every reason to conclude that by that time a still further advance will be made towards solvency.

110. In regard to the question (which is important as regards the acceptance of the Secretary of State's offer of a fixed donation) whether the realized capital in the Ordinary Branch would go on increasing for some years to come, it is very difficult to give a decisive reply. The changes in the Fund have been considerable, and with a permanent increase in the number of Members, there can be no doubt that the realized capital would also increase, because there would be, under similar conditions of mortality, more Widows to provide for. This is the object of my suggestion for a corresponding increase in the fixed Donation.

111. But the question must be treated as one which depends on assuming the number of Members in 1863 to be permanent, and to be in fact an enquiry whether the Pension Fund had then come to its maximum.

112. It must depend in great measure on the proportion which the married Members bear to the whole number in the Fund. By reference to Abstract K, it will be seen that in 1853 they were 53·9 per cent; in 1858, 55·4 per cent; in 1863, 59·2 per cent, and in 1865, 58·7 per cent of the whole number of Members. So that in each quinquennial period they have been constantly increasing, and in 1865, were very nearly in the same proportion as in 1863. If, therefore, we roughly estimate the number of deaths among married Men in 1863, we might assume them to represent the number of Widows that would be left annually out of the number of Members then existing.

113. It will be sufficiently near to take the summary in decennial periods of age given in Table No. 16, and compute the probability of deaths by Table No. 17A.

Ages.	No. of Married Men.	Expected Deaths.
20-30	76	1 3
30-40	134	2 6
40-50	71	1 5
50-60	100	2 6
60-70	19	·8
70-75	2	·2
	402	9·0

This would give an average of 9 Deaths or 9 Widows admitted per annum for the number then living. But this seems a large proportion, as the average of 13 years to 1863 was only 5·8 per annum, and in the last two years 13 or 6·5 per annum. There appears to have been an unusual number of married Men in 1863 living between the ages 50 and 60. The mean age of becoming Widows has been nearly 38 during the 13 years.

114. If we take 6 as the annual average according to the 13 years, which includes Husbands killed in the mutiny, and multiply it by the expectation of unmarried life by Mr. Davies' Table IV at age 38, 25·34 years, we should expect that eventually there would be 152 Widows living at the same time. The number in 1863 was only 119. A considerable increase may consequently be expected eventually in the actual Assets of the Ordinary Fund held to meet these Liabilities.

115. But there is much, however, that may modify this conclusion. The rate of marriage amongst the Widows may increase, especially under the New Rules. As the average age of Widows advances, the average value of their pensions would diminish. In regard also to the proportion of Liabilities for Children, it must be considered that with the increase in the average age of the Widows the proportion of Children on the Fund to living Widows is likely to be diminished by the Daughters having married or died, and the Sons having attained 21.

116. To endeavor to make an estimate of what the Ordinary Fund will eventually amount to would, under these circumstances, and especially in view of the changes which have taken place in the last two years, give very doubtful results, and be very likely to lead to error. It will be far better to watch its progress for the next one or two quinquennial valuations. These being made on the same Tables which are now complete at all the rates of Interest, will afford materials for more careful reasoning.

117. The objections which I observe by Mr. Monteath's Memorandum have been made to some items of my last valuation, have been answered by Mr. Monteath himself with so much ability and knowledge of the subject, that it is unnecessary for me to go over the same ground.

118. There is one, however, from which some Members seem to expect that a large extra amount of value in the Assets might be found, that is, from the one-sixth deduction from the pensions to make up the one-third value. Mr. Monteath has very clearly explained my object in estimating this item by the average value of an annuity on the existing lives of the Members. If the Fund was closed to new entrants, the average amount of the deductions would begin to decrease. Those paid by existing Widows and Families would very soon cease, and I considered that to assume the whole average as deducted during the life-time of all the Members would allow for the value of the deductions from the pensions of new Widows and Families yet to come on, in fact such as are at present only contingent.

119. If the point be considered of great importance, another method might be adopted at the next valuation by ascertaining for some years past the amount of deduction for all new pensions granted, and the number of years during which these deductions were made; and by comparing the value of the deductions on entering upon the pensions with the value of all the pensions granted, the percentage might be obtained to apply to the value of the whole contingent pensions. But this percentage would, of course, be less in the case of incumbent pensions, because some of these deductions have wholly ceased to be made, and in other cases must be very nearly terminated. As these deductions only apply in general where married Members die comparatively young, I should not anticipate that this method would differ much from that which I have used, and it would still only be an approximation.

120. After this careful investigation and comparison of the two valuations made upon precisely the same principles for 1863 and 1865, the following are the conclusions to which it seems to me we may safely come :—

1. That during the two years considerable changes have occurred in the Fund, the general result of which has been that the deficit has considerably diminished, though still large under either of the valuations.

2. That if these favorable circumstances continue, it may be advisable to defer levying the proposed increase of subscriptions for the present, and merely watch the progress of the Fund.

3. That the quinquennial valuation should be made on 30th April 1868, on the same principles as those for 1863 and 1865 now given, and the results compared before taking any decisive steps.

4. That under such circumstances, it would be very advisable for the Members to gain power to defer their decision on the Secretary of State's offer to pay a fixed Donation in lieu of extra Interest, with guaranteed interest at 5 per cent. on the whole of the Funds, until the result of the valuation in 1868 is known.

5. That in the mean time the Ordinary and Additional Funds be allowed to accumulate as at present.

6. That in no case should the Government proposal for a fixed Donation in lieu of Interest be accepted, unless it be understood that it would be increased in proportion to any permanent increase in the number of Members.

7. That it appears at present that the true proportion of Ordinary and Additional Liabilities is nearly 60 and 40 per cent., instead of 53 and 47 per cent. as settled in 1850; but that it will be well to examine the same point in 1868 with further information as to the number of families who would be entirely excluded from the benefit of the Fund on account of the Property Clause.

8. It seems reasonable that if under the present system the Liabilities are divided in a certain proportion, the Subscriptions should be carried to the Funds in the same proportion instead of being divided into 2½ per cent. "Ordinary" and the "Additional" Family rates as at present, otherwise the Funds would have to be adjusted from time to time.

121. The facts and figures given in this Report may allow of other deductions; but as the most important result is to lead me to suggest to the Members that the levying of an extra Subscription may be deferred for the present, and the acceptance of the Secretary of State's offer postponed, if possible, till after the valuation 1868, I need not make more minute enquiries.

122. For the same reason, it would be unnecessary now to go into the question whether an immediate levy on one year's salaries or an annual extra payment for a few years would be more beneficial to the Members, since such an enquiry would depend in a great measure on the amount required to be raised, and whether such a measure would have to be repeated, and also whether the Funds so raised would accumulate at 8 per cent. interest.

123. The Tables which accompany this Report will enable the next and all future valuations to be made with little labor in the Office, and I trust that the comparison of the Accounts herein given will be sufficiently clear to show the reason, and to satisfy the Members of the propriety of the present suggested delay. If, however, any further explanation should be required, or an immediate decision considered desirable, I shall be happy to answer any queries, or to give my advice under the greater difficulty in which the matter would now present itself.

I have the honor to be,

GENTLEMEN,

Your obedient Servant,

SAMUEL BROWN,

Actuary.

GUARDIAN ASSURANCE OFFICE,
11, LOMBARD STREET, LONDON;
The 26th October 1866.

TABLES

OF

MONEY VALUES.

INDEX TO TABLES IN SECOND REPORT.

The Tables are referred to by the same number as the similar Tables in the first Report.

	At 5 per Cent in first Report, Table No	Page	At 8 per Cent in this Report, Table No	Page	At 4½ per Cent. in this Report, Table No.	Page
MEMBERS—						
D and N Columns and Value of Life Annuity deduced from Table No. 17 (A) ...	18 A	6	I	5	XIV	26
WIDOWS—						
(Old Rules)—Value of Annuity half-yearly in advance till death on the Lives of Widows and Children from Mr Davies' Table III ..				Davies' Report, p. 57, Table V.	XV	28
(Old Rules), Widows and Daughters—Value of Annuity half-yearly in advance till Marriage or Death (from Mr. Davies' Table IV)				Davies' Report, p. 59, Table VI.	XVI	29
(Old Rules), Widows—Value of Annuity half-yearly in advance till Marriage or Death, and reducible one-half from re-marriage till death ...				Davies' Report, p. 62, Table VII	XVII	30
D and N. Columns from Mr. Davies' Table III, and Value of Annuity quarterly in advance till death on the Lives of Widows and Children ...					XVIII	31
D and N Columns from Mr. Davies' Table IV, and Value of Annuity quarterly in advance till Marriage or Death on the Lives of Widows and Children					XIX	31
Value of Annuity quarterly in advance till Marriage or Death, but reducible to one-half on re-marriage ...			II	7	XX	36
SONS' BENEFITS—						
Value of a temporary Annuity on the Lives of Sons from age 0 to 21; also the Value of a temporary deferred Annuity till age 21, payable quarterly in advance, commencing at ages 5, 8, and 11, and the total Values of Annuities payable quarterly in advance to Fatherless Sons deduced from Mr Davies' Table III ..	20	11	III	9	XXI	38
DAUGHTERS' BENEFITS—						
Value of an Annuity payable quarterly in advance till Marriage or Death; also the Value of similar deferred Annuities commencing at ages 5, 8, and 11, and the total Values of Benefits to Fatherless Daughters, exclusive of the Marriage portion of £ 300	21	12	IV	10	XXII	39
Value at every age from birth to 60 of a marriage portion of £ 300 payable at marriage (deduced from Mr. Davies Table IV) ..				Davies Report, p 71, Table XII	XXIII	41
Total Value of Benefits to Fatherless Daughters, including Donation of £ 300 on Marriage ..			V	12	XXIV	43

	At 5 per Cent in first Report, Table No	Page	At 8 per Cent in this Report, Table No.	Page	At 4½ per Cent. in this Report, Table No	Page
WIVES' CONTINGENT BENEFITS— Value of Contingent Reversionary Pensions to Wives whose husbands are living, payable quarterly in advance till death, but reducible to one-half on re-marriage, deduced from Table No. 17 (A) and Mr. Davies' Table VI—the Husband being assumed 7 years older than the Wife ...	19	8	VI	13	XXV	44
SONS' CONTINGENT BENEFITS— Value of Contingent Reversionary Benefits to the Sons of living Members payable quarterly in advance till the age of 21 in the event of their becoming Fatherless before that age; Pensions £ 30 per annum under the age of 5 years, £ 60 per annum from 5 to 8, £ 80 per annum from 8 to 11, and £ 100 per annum from 11 to 21 ...	23	16	VII	15	XXVI	46
DAUGHTERS' CONTINGENT BENEFITS— Value of Contingent Reversionary Benefits to the Daughters of living Members in the event of their becoming Fatherless whilst unmarried; Pensions £ 30 per annum under the age of 5 years, £ 60 per annum from 5 to 8, £ 80 per annum from 8 to 11, and £ 100 per annum from 11, payable quarterly till Marriage or Death, and a Marriage portion of £ 300 ...	24	17	VIII	16	XXVII	47
WIVES' PENSIONS— Value of Contingent Pension of £ 300 to Wives of living Members ...	19	8	IX	18	XXVIII	49
BACHELORS— Value at any age of Bachelors of Contingent Pension of £ 300 to their Wives if they should marry thereafter, the Pension being reduced to one-half if the Widow re-marries ...	26 B	21	X	19	XXIX	50
Value at every age of Bachelors of Children's Contingent Benefits on the chance of future Marriage of Bachelors, assuming 4·5 Children to each Family, and that the average date of birth is 5 years after Marriage ...	27 B	23	XI	21	XXX	52
SUBSCRIPTIONS— Value of Subscriptions increasing with age, including Bachelors, Married, and Widowers "Ordinary" Subscriptions, and "Additional" for Wives and Children, Active and Retired Lists	30	33	XII	22	XXXI	53
Value of Subscriptions increasing with age, "Ordinary" only, including Bachelors, Married, and Widowers, Active and Retired Lists, deduced from Table No 29 ...	In this Report 31	56	XIII	24		
Value of Subscriptions increasing with age, "Additional" only, including Bachelors, Married, and Widowers, Active and Retired Lists, deduced from Table No. 29 ...	32	58			XXXII	55

I.—(Table No. 18 A).—8 per cent.

D and N Columns and Value of Life Annuity at 8 per cent. deduced from Table No. 17 (A).

Age x.	$log.\ D_x = log.\ l_x\ v^x$	D_x.	$N_x = D_x + 1.$	$log.\ N_x$.	$log\left(\frac{N_x}{D_x}\right)$	Value of Life Annuity 8 per cent.
						£
15	3·49864	3152·4	31515·	4·49852	0·99988	9·997
16	·45773	2869·0	28646·	·45706	·99933	9 985
17	·41682	2611·1	26035·	·41556	·99874	9 971
18	·37590	2376·3	23659·	·37400	·99810	9 956
19	·33495	2162·5	21496·	·33236	·99741	9·941
20	·29399	1967·8	19528·	·29066	·99667	9·924
21	·25299	1790 6	17737·	·24888	·99589	9 906
22	·21199	1629 3	16108·	·20704	·99505	9·887
23	·17098	1482·5	14625·	·16510	·99412	9 866
24	·12994	1348·8	13276·	·12307	·99313	9 843
25	·08890	1227 2	12049·	·08095	·99205	9·819
26	·04785	1116 5	10932·	·03870	·99085	9 792
27	·00676	1015·7	9916 5	3·99636	98960	9 763
28	2·96566	923 97	8992·5	·95388	·98822	9 732
29	·92453	840·48	8152·0	·91126	·98673	9 699
30	·88340	764 54	7387·5	·86850	·98510	9·663
31	·84226	695 44	6692·1	·82556	·98330	9 623
32	·80095	632·34	6059 8	·78246	·98151	9·583
33	·75951	574·79	5485·0	·73918	·97967	9·543
34	·71793	522·31	4962 7	·69572	·97779	9·502
35	·67618	474·44	4488 3	·65208	·97590	9·460
36	·63429	430 81	4057·5	·60826	·97397	9·418
37	·59223	391·05	3666·4	·56424	·97201	9·376
38	·55004	354 85	3311 5	·52002	·96998	9·332
39	·50766	321 85	2989 6	·47561	·96795	9·289
40	·46511	291·82	2697 8	·43101	·96590	9·245
41	·42238	264·47	2433·3	·38620	·96382	9·201
42	·37968	239·71	2193 6	·34116	·96148	9·151
43	·33701	217·28	1976·3	·29585	·95884	9·096
44	·29436	196·95	1779·3	·25025	·95589	9 034
45	·25177	178·55	1600·7	·20431	·95254	8·965
46	·20918	161·88	1438·8	·15800	·94882	8·888
47	·16662	146·77	1292·0	·11126	·94464	8·803
48	·12407	133·07	1158·9	·06405	·93998	8·709
49	·08157	120·66	1038·2	·01628	·93171	8·604
50	·03910	109·42	928 81	2·96793	·92883	8·489
51	1·99665	99·232	829 58	·91886	·92221	8·360
52	·95373	89·894	739·69	·86905	·91532	8·229

I.—(Table No. 18 A).—8 per cent.

D and N Columns and Value of Life Annuity at 8 *per cent. deduced from Table No.* 17 (*A*),—continued.

Age x	$log.\ D_x = log.\ l_x\ v^x$	D_x.	$N_x = D_x + 1.$	$log.\ N_x$.	$log.\left(\frac{N_x}{D_x}\right)$	Value of Life Annuity 8 per cent.
						£
53	1·91038	81·354	658·34	2·81845	0 90807	8·092
54	·86654	73·543	584·80	·76701	·90047	7·952
55	·82220	66·405	518·39	·71466	·89246	7·807
56	·77734	59·888	458·50	·66134	·88400	7·656
57	·73190	53·939	401·56	·60698	·87508	7·500
58	·68587	48·514	356·05	·55151	·86564	7·339
59	·63927	43·578	312·47	·49481	·85554	7·170
60	·59198	39·082	273·39	·43678	·84480	6 995
61	·54403	34·997	238 39	·37729	·83326	6·812
62	·49518	31·274	207·12	·31622	·82104	6 623
63	·44533	27·882	179·24	·25343	·80810	6·428
64	·89441	24 798	154·44	·18876	·79435	6·228
65	·34236	21·997	132·14	·12202	·77966	6·021
66	·28907	19·457	112 98	·05300	·76393	5·807
67	·23451	17·160	95 821	1·98146	·74695	5·584
68	·17857	15·086	80 735	·90706	·72849	5·352
69	·12118	13·218	67·517	·82941	·70823	5·108
70	·06223	11·541	55·976	·74800	·68577	4·850
71	·00160	10·037	45·939	·66218	·66058	4·577
72	0·93760	8·6616	37·277	·57144	·63384	4 304
73	·86976	7·4090	29·868	·47521	·60545	4·031
74	·79756	6·2742	23·594	·37280	·57524	3·761
75	·72015	5·2535	18·310	·26340	·51295	3·191
76	·63777	4·3428	13·997	·14604	·50827	3·223
77	·54873	3·5378	10·159	·01949	·47076	2 956
78	·45248	2·8345	7·6211	0·88219	·42971	2·690
79	·34801	2·2285	5·3956	·73204	·38403	2·421
80	·23414	1·7145	3·6811	·56598	·33184	2·147
81	·10947	1·2867	2 3944	·37920	·26973	1·861
82	$\bar{1}$·96601	·92472	1·4697	·16723	·20122	1·589
83	·79929	·62993	·83972	$\bar{1}$·92413	·12484	1·333
84	·60339	·40123	·43819	·64196	·03857	1·093
85	·37027	·23457	·20392	·30946	$\bar{1}$·93919	·869
86	·08867	·12265	·08127	$\bar{2}$·90993	·82126	·663
87	$\bar{2}$·74179	·05518	·02609	$\bar{2}$·41647	·67468	·473
88	·30265	·02008	·00601	$\bar{3}$·77887	·47622	299
89	$\bar{3}$·72102	·00526	·000747	$\bar{4}$·87313	·15211	·142
90	$\bar{4}$·87313	·000747				

II.—8 per cent.

Value of Annuity quarterly in advance till Marriage or Death, and reducible to one-half from Marriage till Death.

Age x	Value of half Annuity till Death.	Value of half Annuity till Marriage or Death	Total Value reducible to one-half on Marriage	Ditto at mean age $x + \frac{1}{2}$	Log of ditto.
	£	£	£	£	
13	5·868	4·046	9·914	9·817	0·99198
14	5·850	3·871	9·721	9·635	·98385
15	5·831	3·719	9·550	9 476	·97663
16	5·812	3 591	9·403	9·342	·97044
17	5·793	3·488	9·281	9 234	·96539
18	5·776	3 412	9·188	9·175	·96261
19	5 760	3·402	9·162	9·188	·96322
20	5·744	3·469	9·213	9 266	·96689
21	5 728	3 591	9·319	9·372	·97183
22	5·712	3·712	9 424	9·471	·97640
23	5·696	3·821	9·517	9·566	·98073
24	5·679	3·936	9·615	9 659	·98493
25	5·662	4·041	9·703	9·746	·98883
26	5·645	4·143	9·788	9·826	·99238
27	5·627	4·236	9·863	9·900	·99564
28	5·609	4·327	9·936	9·967	0 99856
29	5·590	4 408	9·998	10·023	1·00100
30	5·571	4 477	10 048	10·067	·00290
31	5·550	4·536	10·086	10·103	·00445
32	5 530	4·590	10·120	10·133	·00574
33	5·509	4·637	10·146	10·156	·00672
34	5·486	4·680	10·166	10·174	·00749
35	5·462	4·720	10·182	10·187	·00805
36	5·437	4·754	10·191	10·194	·00834
37	5·411	4·785	10·196	10·194	·00834
38	5·384	4 809	10·193	10·186	·00800
39	5·354	4·826	10·180	10·168	·00724
40	5·322	4 835	10 157	10·141	·00608
41	5·288	4·837	10·125	10·103	·00445
42	5·252	4·829	10·081	10·055	·00238
43	5 214	4·816	10 030	10·000	1·00000
44	5·173	4·798	9·971	9·937	0·99726
45	5·130	4·774	9·904	9·866	·99414
46	5·084	4·744	9·828	9·788	·99069
47	5·036	4·712	9·718	9·706	·98704
48	4·985	4 679	9·664	9·621	·98322
49	4·930	4·649	9·579	9·537	·97941

II.—8 per cent.

Value of Annuity quarterly in advance till Marriage or Death, and reducible to one-half from Marriage till Death,—continued.

Age x.	Value of half Annuity till Death.	Value of half Annuity till Marriage or Death.	Total Value reducible to one-half on Re-marriage.	Ditto at mean age $x + \frac{1}{2}$	Log. of ditto.
	£	£	£	£	
50	4·873	4 622	9·495	9·455	·97566
51	4·814	4·601	9 415	9·370	·97174
52	4·751	4·574	9·325	9·276	·96736
53	4·684	4·543	9·227	9·174	·96256
54	4 615	4·507	9·122	9·065	·95737
55	4·543	4·165	9·008	8·945	·95158
56	4·468	4·414	8·882	8·814	·91517
57	4·391	4·355	8·746	8·674	·93822
58	4·312	4·290	8 602	8·525	·93069
59	4·230	4·218	8 448	8·367	·92257
60	4·145	4·112	8·287	8·200	·91381
61	4·057	4 057	8·114	8·022	·90428
62	3·965	3 965	7·930	7·835	·89404
63	3·871	3 870	7·741	7·645	·88338
64	3·775	3·775	7·550	7·451	·87221
65	3·676	3 676	7·352	7·253	·86052
66	3·577	3·577	7·154	7·053	·84837
67	3·176	3·476	6·952	6·850	·83569
68	3·374	3·374	6·748	6·644	·82243
69	3·270	3·270	6·540	6·435	·80855
70	3·166	3·165	6·331	6·226	0·79421
71	3·061	3·061	6·122	6·016	·77931
72	2·955	2·955	5·910	5·804	·76373
73	2·849	2·849	5·698	5·593	·74764
74	2·744	2·744	5·488	5·383	·73102
75	2·640	2·639	5·279	5·175	·71391
76	2·536	2·535	5·071	4·968	·69618
77	2 433	2·433	4·866	4·764	·67797
78	2 331	2·331	4·662	4·562	·65916
79	2·232	2·231	4·463	4·367	·64018
80	2·136	2·135	4·271	4·174	·62055
81	2·039	2 039	4·078	3·986	·60054
82	1 947	1·946	3·893	3·800	·57978
83	1·854	1 853	3·707	3·617	·55835

III.—(Table No. 20).—8 per cent.

Sons' Benefits—Value of a Temporary Annuity on the lives of Sons from ages 0 *to* 21; *also the Value of deferred Temporary Annuity till age* 21, *payable quarterly in advance, commencing at ages* 5, 8, *and* 11, *and the Total Value of Annuities to Fatherless Sons, deduced at above rate of interest from Davies' Table No. III.*

Age x	Value of Annuity till age 21.	Value of Annuity from age 5 till 21	Value of Annuity from age 8 till 21.	Value of Annuity from age 11 till 21.	Value of £30 per annum till age 21.	Value of £30 per annum from age 5 till 21.	Value of £20 per annum from age 8 till 21	Value of £20 per annum from age 11 till 21.	Total Value £100 per annum till 21.	Ditto at mean age $x + \frac{1}{2}$.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	£	£	£	£	£	£	£	£	£	£
0	8·906	5·099	3·562	2·371	267·18	152·97	71·24	47·42	538·81	563·65
1	9·175	5·880	4·108	2·734	275·25	176 10	82·16	54·68	588·49	608·03
2	9·212	6·593	4·606	3·065	276 36	197·79	92 12	61·30	627·57	646·79
3	9·177	7·334	5·124	3·410	275·31	220·02	102 48	68·20	666 01	684·05
4	9·050	8·083	5·647	3·758	271·50	242·49	112·94	75·16	702·09	719·94
5	8 860		6·190	4·119	265·80	265 80	123·80	82·38	737·78	740·06
6	8·619		6·761	4·499	258·57	258·57	135·22	89·98	742·34	743·84
7	8·334		7·364	4·901	250 02	250·02	147 28	98·02	715 34	746·70
8	8·017			5·335	240 51	240·51	160·34	106·70	748·06	738·71
9	7·666			5 804	229·98	229·98	153·32	116·08	729 36	718·93
10	7 279			6 309	218·37	218 37	145·58	126·18	708 50	697·05
11	6·856				205·68	205·68	137·12	137·12	685·60	662·55
12	6·395				191·85	191·85	127·90	127·90	639·50	614·55
13	5·896				176 88	176 88	117·92	117·92	589·60	562·45
14	5·353				160 59	160 59	107·06	107·06	535·30	505·85
15	4 764				142·92	142·92	95·28	95·28	476·40	444·45
16	4 125				123 75	123·75	82·50	82·50	412·50	377·75
17	3·430				102·90	102·90	68·60	68·60	343 00	305·40
18	2·678				80·34	80·34	53·56	53·56	267 80	226 90
19	1·860				55·80	55·80	37·20	37·20	186 00	141·50
20	·970				29·10	29·10	19·40	19·40	97·00	48·50

IV.—(Table No 21).—8 per cent.

Daughters' Benefits—Value of an Annuity payable quarterly in advance till Marriage or Death; also the Value of similar deferred Annuities commencing at ages 5, 8, *and* 11, *and the total Values of Benefits to Fatherless Daughters, exclusive of the Marriage portion of* £300.

Age. x.	Value of Annuity till Marriage or Death.	Value of Annuity till Marriage or Death to commence at			Value of £30 a year till Death or Marriage	Value of £30 a year till Death or Marriage from age 5.	Value of £20 a year till Death or Marriage from age 8.	Value of £20 a year till Death or Marriage from age 11.	Total Value £100 a year	Ditto at mean age $x + \frac{1}{2}$.
		Age 5.	Age 8	Age 11.						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	£	£	£	£	£	£	£	£	£	£
0	9·532	5·729	4·196	3·007	285·96	171·87	83·92	60·14	601·89	631·56
1	9·896	6·607	4·839	3·468	296·88	198·21	96·78	69·36	661·23	686·00
2	10·044	7·425	5·438	3·897	301·32	222·75	108·76	77·94	710·77	734·66
3	10·103	8·259	6·049	4·335	303·09	247·77	120·98	86 70	758·54	781·33
4	10·071	9·103	6·667	4·778	302·13	273·09	133 34	95.56	801·12	826·85
5	9·978		7·307	5·238	299·34	299·34	146·14	104·76	849·58	857·05
6	9·841		7·982	5·721	295·23	295·23	159·64	114·42	864·52	871·43
7	9·661		8·694	6·231	289·92	289·92	173·88	124·62	878·34	885·61
8	6·465			6·784	283·95	283·95	189 30	135·68	892·88	889·87
9	9·241			7 379	277·23	277·23	184·82	147·58	886·86	883·33
10	8·992			8·022	269·76	269·76	179·84	160·41	879·80	875·75

IV.—(Table No. 21).—8 per cent.

Daughters' Benefits—Value of an Annuity payable quarterly in advance till Marriage or Death; also the Value of similar deferred Annuities commencing at ages 5, 8, *and* 11, *and the Total Values of Benefits to Fatherless Daughters, exclusive of the Marriage portion of* £300,—continued.

Age x.	Value of Annuity till Marriage or Death.	Value of £100 Annuity.	Ditto at mean age $x+\frac{1}{2}$.	Age x.	Value of Annuity till Marriage or Death.	Value of £100 Annuity.	Ditto at mean age $x+\frac{1}{2}$.
	(1)	(9)	(10)		(1)	(9)	(10)
	£	£	£		£	£	£
11	8·717	871·7	856·7	64	7·550	755·0	745·1
12	8·418	841·8	825·5	65	7·352	735·2	725·3
13	8·093	809·3	791 7	66	7.154	715·4	705·3
14	7 741	774·1	758 9	67	6 952	695·2	685·0
15	7·438	743·8	731·0	68	6 718	671·8	661·4
16	7·182	718·2	707 9	69	6·540	654·0	643·5
17	6·976	697·6	690 0	70	6·331	633·1	622·6
18	6·824	682·4	681·4	71	6 122	612·2	601·6
19	6·804	680·4	687·1	72	5 910	591·0	580·4
20	6·938	693·8	706·0	73	5·698	569·8	559·3
21	7 181	718·1	730·2	74	5·488	548·8	538·3
22	7·423	742·3	753·2	75	5 279	527·9	517·5
23	7·611	761·1	775·7	76	5 071	507·1	496·8
24	7·872	787·2	797·7	77	4·866	486·6	476·4
25	8·082	808·2	818·4	78	4 662	466·2	456·2
26	8·285	828·5	837·9	79	4 463	446·3	436·7
27	8·472	847·2	856·3	80	4·271	427·1	417·4
28	8·654	865·4	873·5	81	4·078	407·8	398·5
29	8·815	881·5	888·4	82	3·893	389·3	380·0
30	8·953	895·3	901·2	83	3 707	370·7	361·7
31	9·071	907·1	912·5	84	3·527	352·7	343·6
32	9·179	917·9	922 6	85	3·316	334·6	325·7
33	9·273	927·3	931·7	86	3·169	316·9	307·9
34	9 360	936·0	940·0	87	2·990	299·0	289·7
35	9·139	913·9	947·4	88	2 804	280·4	270·8
36	9 508	950·8	953·9	89	2·613	261·3	250·5
37	9·569	956 9	959·3	90	2·397	239·7	227·4
38	9·617	961·7	963·5	91	2·151	215·1	201·3
39	9·652	965·2	966·1	92	1·875	187·5	172·7
40	9 670	967·0	967·2	93	1·579	157·9	146·4
41	9·673	967·3	966·5	94	1·350	135·0	124·1
42	9·658	965·8	961·5	95	1·132	113·2	99·4
43	9·632	963·2	961·3	96	·857	85·7	42·9
44	9·595	959·5	957·1				
45	9·517	951·7	951·7				
46	9·488	948·8	945·5				
47	9·123	942·3	939·0				
48	9·358	935·8	932·7				
49	9·297	929·7	927·0				
50	9·244	924·4	922·3				
51	9·202	920·2	917·5				
52	9·148	914,8	911·6				
53	9·085	908·5	904·9				
54	9 013	901·3	897·1				
55	8·929	892·9	887·8				
56	8·828	882·8	876·8				
57	8 709	870·9	864·4				
58	8 579	857·9	850·7				
59	8.436	843 6	835·9				
60	8·283	828·3	819·8				
61	8·113	811·3	802·1				
62	7·930	793·0	783·5				
63	7·741	774·1	764·5				

V.—8 per cent.

Total Value of Benefits to Fatherless Daughters, including Donation, £300, on Marriage.

Age x.	Value of Annuity at age $x+\frac{1}{4}$.	Value of Marriage Donation of £300 at age $x+\frac{1}{4}$ from Davies' Table XII.	Total Value of Benefits.	*log.* of ditto.
	£	£	£	
0	631·56	30·52	662·1	2·82092
1	686·00	34·72	720·7	·85775
2	734·66	38·81	773·5	·88846
3	781·33	42·96	824·3	·91609
4	826·85	47·21	874·1	·94156
5	857·05	51·65	908·7	·95842
6	871·43	56·34	927·8	·96745
7	885·61	61·35	947·0	·97635
8	889·87	66·76	956·6	·98073
9	883·33	72·60	955·9	·98041
10	875·75	78·90	954·7	·97987
11	856 7	85·74	942·4	·97424
12	825·5	93 17	918·7	·96317
13	791·7	101·25	893·0	·95085
14	758·9	109·04	867·9	·93847
15	731·0	115·57	846·6	·92768
16	707·9	120·86	828·8	·91845
17	690·0	124·87	814·9	·91110
18	681·4	126·53	807 9	·90736
19	687·1	124·46	811·6	·90934
20	706·0	118·91	824·9	·91640
21	730·2	111 97	842 2	·92542
22	753·2	105.28	858·5	·93374
23	775 7	98·65	874·4	·94171
24	797·7	92·09	889·8	·94929
25	818·4	85·88	901·3	·95631
26	837·9	79·91	917·8	·96275
27	856·3	74·16	930·5	·96872
28	873·5	68 72	942·2	·97414
29	888·4	63·81	952·2	·97873
30	901·2	59·43	960·6	·98254
31	912·5	55·39	967·9	·98583
32	922·6	51·63	974·2	·98865
33	931·7	48·09	979·8	·99114
34	940·0	44·68	984·7	·99330
35	947·4	41·12	988·8	·99511
36	953·9	38·33	992·2	·99660
37	959·3	35·44	994·7	·99769
38	963·5	32·80	996·3	·99839
39	966·1	30·14	996·5	·99848
40	967·2	28 41	995·6	·99808
41	966·5	26·74	993·2	·99704
42	964·5	25·31	989·8	·99555
43	961·3	24·04	985·3	·99357
44	957·1	22 95	980·1	·99127
45	951·7	22·04	973·7	·98843
46	945·5	21·16	966·7	·98529
47	939·0	20·21	959·2	·98191
48	932·7	19·01	951·7	·97850
49	927·0	17·39	944·4	·97516
50	922·3	15·30	937·6	·97202
51	917·5	13·00	930·5	·96872
52	911·6	10·75	922·4	·96192
53	904·9	8·56	913·5	·96071
54	897·1	6·45	903·6	·95598
55	887·8	4·59	892·4	·95056

VI.—(Table No. 19).—8 per cent.

Value of Contingent Reversionary Pensions to Wives whose Husbands are living, payable quarterly in advance till death, but reducible to one-half on re-marriage, deduced from Table No. XVII (A) and Mr. Davies' Table III—(the Husband being assumed seven years older than the Wife).

Ages x+7 x.	*log.* D_x by Table V + *log.* l_{x+7} by Table XVII (A).	$D_{x.x+7}$ ÷ 1,000.	*log.* $P_{x+\frac{1}{4}}$ (Value of Pension of £1).	*log.* D_x + *log.* d_{x+7} + *log.* $P_{x+\frac{1}{4}}$.	Natural Number of ditto ÷ 1,000.	K_x.	*log.* of ditto.	*log.* $\frac{K_x}{D_{x.x+7}}$.	Value of Reversionary Annuity of £1.	Ditto at mean age $x+\frac{1}{2}$.
			£						£	£
20 13	7·42910	26860·	0·99198	6·66001	4571·0	48110·	7·68224	0·25314	1·791	1·792
21 14	·38535	24286·	·98385	·60743	4049·8	43539·	·63888	·25353	1·793	1·796
22 15	·34160	21958·	·97663	·55561	3594·3	39489·	·59648	·25488	1·798	1·803
23 16	·29776	19850·	·97044	·50745	3217·0	35895·	·55503	·25727	1·808	1·815
24 17	·25371	17935·	·96539	·46018	2885·2	32678·	·51426	·26055	1·822	1·831
25 18	·20942	16196·	·96261	·41189	2581·6	29793·	·47411	·26469	1·840	1·851
26 19	·16492	14619·	·96322	·37264	2358·5	27211·	·43474	·26982	1·861	1·873
27 20	·12029	13191·	·96089	·33027	2139·3	24852·	·39536	·27507	1·884	1·897
28 21	·07550	11899·	·97183	·29193	1958·5	22713·	·35627	·28077	1·909	1·922
29 22	·03060	10730·	·97640	·25306	1790·9	20754·	·31710	·28650	1·934	1·947
30 23	6·98565	9675·0	·98073	·21060	1624·1	18963·	·27791	·29226	1·960	1·974
31 24	·94061	8721·9	·98403	·18068	1515·9	17339·	·23902	·29841	1·988	2·001
32 25	·89524	7856·7	·98883	·14710	1403·1	15823·	·19929	·30405	2·014	2·026
33 26	·84972	7074·9	·99238	·11315	1297·6	14420·	·15897	·30925	2·038	2·050
34 27	·80401	6368·1	·99564	·07564	1190·3	13122·	·11800	·31399	2·061	2·072
35 28	·75797	5727·6	·99856	·04406	1106·8	11932·	·07671	·31874	2·083	2·093
36 29	·71174	5149·2	1·00100	·00552	1012·8	10825·	·03443	·32269	2·102	2·113
37 30	·66523	4626·3	·00290	5·96955	932·29	9812·6	6·99178	·32655	2·121	2·129
38 31	·61855	4154·8	·00445	·93319	857·41	8880·3	·94843	·32988	2·137	2·145
39 32	·57157	3728·8	·00571	·89322	782·02	8022·9	·90433	·33276	2·152	2·159
40 33	·52431	3344·3	·00672	·85930	723·27	7240·9	·85979	·33548	2·165	2·170
41 34	·47681	2997·9	·00749	·80882	643·90	6517·6	·81409	·33728	2·174	2·180
42 35	·42930	2687·2	·00805	·76108	576·87	5873·7	·76891	·33961	2·186	2·193
43 36	·38175	2408·5	·00834	·71277	516·14	5296·8	·72401	·34226	2·199	2·207
44 37	·33410	2158·2	·00834	·66022	457·32	4780·7	·67949	·34539	2·215	2·226
45 38	·28645	1934·0	·00800	·61779	414·75	4323·4	·63583	·34938	2·236	2·246
46 39	·23875	1732·8	·00724	·56378	366·25	3908·6	·59202	·35327	2·256	2·269
47 40	·19109	1553·7	·00608	·51271	325·72	3542·3	·54929	·35820	2·281	2·297
48 41	·14330	1390·9	·00445	·46466	291·51	3216·6	·50740	·36410	2·313	2·331
49 42	·09549	1245·9	·00238	·41196	257·61	2925·1	·46614	·37065	2·348	2·369
50 43	·04765	1116·0	·00000	·36267	230·50	2667·5	·42610	·37845	2·390	2·415
51 44	5·99969	999·29	0·99726	·32912	213·36	2437·0	·38686	·38717	2·439	2·464
52 45	·95120	893·72	·99414	·29889	199·02	2223·6	·34706	·39586	2·488	2·512
53 46	·90213	798·23	·99069	·26788	185·30	2024·6	·30634	·40421	2·536	2·560
54 47	·85246	711·97	·98704	·23627	172·29	1839·3	·26465	·41219	2·583	2·606
55 48	·80212	634·04	·98322	·20038	158·63	1667·0	·22194	·41982	2·629	2·652

VI.—(Table No. 19).—8 per cent.

Value of Contingent Reversionary Pensions to Wives whose Husbands are living, payable quarterly in advance till death, but reducible to one-half on re-marriage, deduced from Table No. XVII A and Mr. Davies' Table No. III—(the Husband being assumed seven years older than the Wife),—continued.

Ages $x+7$ x.	$\log. D_x$ by Table V $+ \log. l_{x+7}$ by Table XVII (A).	$D_{x.\,x+7} \div 1{,}000$.	$\log. P_{x+\frac{1}{2}}$ (Value of Pension of £1).	$\log. D_x + \log. d_{x+7} + \log. P_{x+\frac{1}{2}}$.	Natural Number of ditto $\div 1{,}000$.	K_x.	$\log.$ of ditto.	$\log. K_x \div D_{x.\,x+7}$.	Value of Reversionary Annuity of £1.	Ditto at mean age $x+\frac{1}{2}$.
			£.						£.	£
56 49	5·75113	563 81	0 97941	5·16426	145 97	1508·4	6 17852	0 42739	2·675	2 699
57 50	·69029	500 37	·97566	·13132	135 31	1362·4	·13430	·43501	2·723	2 746
58 51	·64663	443·23	·97174	·09429	124 25	1227·1	·08888	·44225	2 769	2 792
59 52	·59323	391 95	·96736	05991	114·79	1102·8	·04250	·44927	2·814	2·835
60 53	·53894	345 89	·96256	·01803	104 24	987·97	5 99474	·45590	2·858	2 883
61 54	·48352	304·45	·95737	4 98186	95 909	883·73	·94632	·46280	2 909	2 929
62 55	·42698	267·29	·95158	·94783	88 681	787 82	·89643	·46945	2 948	2 969
63 56	·36897	233 87	·94517	·91233	81 720	699 14	·84456	·47559	2 989	3 009
64 57	·30934	203 86	·93822	·86937	74 024	617 42	·79058	·48124	3 029	3·050
65 58	·24805	177 03	·93069	·83116	67 789	543 10	73512	·48707	3·070	3·088
66 59	·18504	153 12	·92257	·78283	60 650	475 61	67725	·49221	3 106	3·127
67 60	·12014	131·87	·91381	·73903	54 531	414 96	61800	·49786	3 147	3·166
68 61	·05332	113 06	·90428	·68519	48 438	360 13	·55646	·50314	3·185	3 208
69 62	4·98435	96 461	·89404	·63566	43 218	311·69	·40372	·50937	3·231	3 256
70 63	·91309	81·863	·88338	·57927	37 955	268 47	·42890	·51581	3 280	3 309
71 64	·83915	69 048	·87221	·54350	31 954	230 51	·36269	·52354	3·338	3 365
72 65	·76085	57 670	·86052	·50525	32·007	195 56	·29128	·53033	3 391	3·414
73 66	·67764	47 604	·84837	·45687	28 633	163 55	·21965	53001	3 436	3 457
74 67	·58880	38·797	·83569	·40642	25·493	134 92	·13008	·54128	3 478	3 495
75 68	·49368	31·162	·82243	·34410	22 085	109 43	·03914	·54551	3·512	3·529
76 69	·39158	24 637	·80855	·28222	19 152	87·349	4 94126	·54968	3 546	3 557
77 70	·28142	19·117	·79421	·20369	15·984	68 197	·83377	55235	3·567	3·580
78 71	·16227	14·530	·77931	·12010	13 186	52 213	·71778	·55551	3 593	3·605
79 72	·03299	10·789	·76373	·02571	10·610	39 027	·59137	·55838	3 617	3 630
80 73	3·89217	7·8014	·74764	3·91646	8·2501	28 417	·45358	·56141	3 643	3·665
81 74	·73806	5·4710	·73102	·81961	6 6010	20 167	·30464	·56658	3 686	3·700
82 75	·56265	3·6530	·71391	·69090	4·9762	13 566	·13245	·56980	3·714	3 728
83 76	·36102	2 2903	·69618	·55193	3 5639	8·5901	3 93400	·57298	3·741	3 746
84 77	·12718	1·3402	·67797	·37188	2 3544	5·0262	·70124	·57406	3·750	3 751
85 78	2·85270	·71236	·65916	·15183	1·4185	2·0718	·42680	·57410	3 751	3·742
86 79	·52594	·33569	·64018	2 87511	·75009	1·2533	·09806	·57212	3 734	3·734
87 80	·12958	·13477	·62055	·53183	·34027	·5032	2·70174	·57216	3·734	3 746
88 81	1·63690	·04335	·60054	·10753	·12809	·1629	·21192	·57493	3·758	3·632
89 82	0·99678	·00993	·57978	1·18289	·03040	·0348	1·54158	·54480	3·506	3·562
90 83	·08574	·00122	·55835	0·64409	·00441	·00441	0·64409	·55835	3·617	

VII.—(Table No. 23).—8 per cent.

Sons' Contingent Benefits—Value of Contingent Reversionary Pensions to the Sons of living Members, payable quarterly in advance till the age of 21, *in the event of their becoming Fatherless before that age; Pensions* £30 *per annum under the age of* 5 *years,* £ 60 *per annum from* 5 *to* 8, £ 80 *per annum from* 8 *to* 11, *and* £ 100 *per annum from* 11 *to* 21.

Sons' age x	*log.* D_x (Davies' V) + *log.* l_{x+35} (by Table No. XVII A).	*log.* $P_{x+\frac{1}{2}}$.	*log.* d_{x+35} by Table XVII (A).	*log.* $\left(\frac{D_x . d_{x+35}}{P_{x+\frac{1}{2}}}\right)$	Natural Number of ditto.	K_x = Sum of ditto.	*log.* of ditto.	*log* $\left(\frac{K_x}{D_{x,x+35}}\right)$	Value of Reversionary Benefits.	Ditto at mean age $x+\frac{1}{2}$.
									£	£
0	7 84601	2 75101	2·13354	8·88455	7665 7	72210·	9 85860	2·01259	102 94	105 57
1	·77563	·78303	·13033	·85234	7117 7	64544·	·80986	·03423	108·20	109·15
2	·71732	·81076	·13033	·82050	6753·1	57426·	75911	·04179	110 10	110 19
3	·66227	·83509	·13033	·80755	6420·2	50673·	·70478	·04251	110·28	109 32
4	·61108	·85730	·12710	·78129	6085 4	44253·	·64594	·03486	108 36	106·48
5	·56211	·88927	·13033	·75965	5749 8	38168·	·58170	·01959	104·61	101 88
6	·51447	·87148	·11727	·71047	5134 2	32418·	·51079	1 99632	99·16	96·01
7	·46807	·87315	·10721	·66495	4623 3	27284	·43591	·96784	92·86	89·31
8	·42193	·86947	·09691	·61308	4102·8	22661·	35528	·93335	85 77	81 91
9	·37615	·85069	·08279	·55062	3553 2	18558·	26853	·89238	78·05	74·06
10	·33073	84326	·07918	·49733	3142 9	15005·	·17624	·84551	70 07	65 77
11	·28546	·82122	·06446	·42447	2657 5	11862·	·07516	·78870	61·48	57·21
12	·24025	·78856	·05308	·34435	2209·8	9204·7	8 96401	·72376	52 94	48 79
13	·19504	·75008	·04532	·26203	1828 2	6994 9	·84478	·64974	44 64	40 62
14	·14979	·70402	·03342	·16790	1472·0	5166 7	·71321	·56342	36·60	32·82
15	·10458	·64782	·02531	·06742	1168·0	3694 7	·56758	·46300	29 04	25·54
16	·05928	·57720	·03342	7·96865	930 36	2526 7	·40255	·34337	22·04	19·76
17	·01337	·48487	·04532	·85179	710 87	1596 3	·20311	·18974	15·48	12 52
18	6·96677	·35583	·05690	·69766	798·49	885 42	7·94715	0 98038	9 56	7·11
19	·91947	15076	·06819	·46700	293 09	386 93	·58763	·66816	4 66	2·96
20	·87160	1·68574	·07555	6 97238	93 838	93·838	6 97238	·10078	1·26	·93

VIII.—(Table No. 24).—8 per cent.

Daughters' Contingent Benefits—Value of Contingent Reversionary Benefits to the Daughters of living Members in the event of their becoming Fatherless whilst unmarried; Pensions £30 per annum under the age of 5 years, £60 per annum from 5 to 8, £80 per annum from 8 to 11, and £100 per annum from 11, payable quarterly till Marriage or Death, and a Marriage portion of £300.

Daughters' Age x.	*log.* D_x (Davies' VI) + *log.* l_{x+35} by (Table XVII A).	*log.* $P_{x+\frac{1}{2}}$.	*log.* d_{x+35} by Table XVII A.	*log* $\left(\frac{D_x . d_{x+35}}{P_{x+\frac{1}{2}}}\right)$	Natural Number of ditto.	K_x = Sum of ditto.	*log.* of ditto.	*log* $\left(\frac{K_x}{D_x . x+35}\right)$	Value of Reversionary Benefits	Ditto at Mean Age $x+\frac{1}{2}$.
									£	£
0	8·45110	2 82092	2 13354	9 55955	3627 0	42952·	10·63288	2·18188	152·0	157·8
1	·38072	·85775	·13033	·53125	3398 2	39325·	·59467	·21395	163·7	167·6
2	·32141	·88948	·13033	·51129	3245 6	35927·	·55542	·23401	171·4	171·2
3	·26637	·91609	·13033	·49265	3109 2	32681·	·51430	·24793	177·0	178 6
4	·21517	·94156	·12710	·47261	2969 2	29572·	·47088	·25571	180·2	180 8
5	·16020	·95842	·13033	·45239	2837·2	26603·	·42493	·25873	181·4	181 1
6	·11855	·96745	·11727	·41052	2573 5	23766·	·37596	·25741	180 9	180·2
7	·07218	·97635	·10721	·37226	2356 5	21192·	·32617	·25399	179·5	178·4
8	·02601	·98073	·09691	·32042	2135 1	18835·	·27497	·24896	177·4	176·1
9	7·98025	·98041	·08279	·27844	1898 6	16700·	·22272	·24247	174·8	173 4
10	·93484	·97997	·07918	·23805	1730 0	14801·	·17029	·23545	172·0	170 3
11	·88956	·97424	·06446	·18159	1519 1	13071·	·11631	·22675	168 6	166 9
12	·84434	·96317	·05308	·12305	1327 5	11552·	·06266	·21832	165·3	163 8
13	·79915	·95085	·04532	·08691	1166 6	10224·	·00962	·21047	162 4	161·0
14	·75388	·93847	·03312	·00644	1014 9	9057 6	9 95701	·20313	159 6	159·2
15	·70431	·92768	·02531	8 94701	885 14	8042 7	·90540	·20109	158 9	159 6
16	·65021	91845	·03342	·90086	795·90	7157·6	·85477	·20453	160·2	161 7
17	·59110	·91110	·04532	·85575	717 38	6361·7	·80357	·21247	163·1	165 5
18	·52676	·90736	·05090	·80918	644 44	5644·3	·75161	·22485	167·8	172 1
19	·45259	·90034	·06819	·75870	573 72	4999·9	·69896	·24637	176·4	183 0
20	·36851	91640	·07555	69995	501·13	4426 2	·64603	·27752	189 5	198 0
21	·27900	·92542	·08279	·63814	434 65	3925 1	·59385	·31485	206·5	215·5
22	·19167	·93374	·09312	·58178	381·75	3490 4	·54288	·35121	224·5	233 6
23	·10751	·94171	·10037	·52514	335·07	3108 6	·49256	·38505	242·7	252·0
24	·02412	·94029	·11059	·47271	296 97	2773·5	·44303	·41891	262 4	272·4
25	6·94310	·95631	·11394	·41594	260 58	2476·5	·39384	·45074	282 3	292 8
26	·86373	·96275	·12385	·36745	233·05	2215·9	·34555	·48182	303·3	314 1
27	·78572	·96872	·13672	·32371	210·72	1982·8	·29728	·51156	324 8	335·8
28	·70837	·97414	·14922	·28070	190·85	1772·1	·24849	·54012	346 8	357·8
29	·63221	·97873	·15534	·23275	170 90	1581·2	·19899	·56678	368·8	380·0
30	·55708	·98254	·16732	·19204	155 61	1410 3	·14931	·59223	391 1	402 1
31	·48549	·98583	·17026	·14354	139 17	1254·7	·09854	·61605	413·1	424 6
32	·40784	·98865	·17898	·10157	126·35	1115·5	·04747	·63963	436·1	447 8
33	·32307	·99114	·17898	·05180	112 67	989·13	8 99525	·66218	459 4	471·8
34	·25767	·99330	·18469	·00824	101·92	876 46	·94273	·68506	484 2	497 1

VIII.—(Table No. 24).—8 per cent.

Daughters' Contingent Benefits—Value of Contingent Reversionary Benefits to the Daughters of living Members in the event of their becoming Fatherless whilst unmarried; Pensions £30 per annum under the age of 5 years, £60 per annum from 5 to 8, £80 per annum from 8 to 11, and £100 per annum from 11, payable quarterly till Marriage or Death, and a Marriage portion of £300,—continued.

Daughters' Age x.	$log.\ d_x$ (Davies' V1) + $log.\ l_{x\ 35}$ by Table XVII (A)	$log.\ P_{x+\frac{1}{2}}$.	$log.\ d_{x+35}$ by Table XVII (A)	$log\left(\frac{D_x . d_{x+35}}{P_{x+\frac{1}{2}}}\right)$	Natural number of ditto.	K_x = Sum of ditto.	$log.$ of ditto.	$log\left(\frac{K_x}{D_{x\ x+35}}\right)$	Value of Reversionary Benefits.	Ditto at mean age $x+\frac{1}{2}$.
									£	£
35	6·18154	2·99511	2·18469	7 95945	91 086	774·54	8·88904	3·70750	509·9	523·5
36	·10462	·99680	·20683	·93336	85·775	683·45	·83471	·73009	537·1	550·7
37	·02504	·99769	·22789	·90651	80·633	597·67	·77646	·75142	564 2	577·2
38	5 94251	·99839	·24055	·87176	74 432	517·04	·71352	·77101	590·2	603 1
39	·85641	·99848	·25285	·83682	68 078	442·61	·64602	·78961	616·0	628·2
40	·76633	·99808	·25527	·79245	62 008	373 93	·57279	·80646	640·4	652·6
41	·67141	·99704	·26007	·75054	56 304	311 92	·49404	·82263	664·7	675·6
42	·57093	·99555	·25042	·69451	49 493	255 62	40759	·83606	686 5	697 7
43	·46361	·99357	·23805	·63570	43 222	206 13	·31414	·85053	708·8	719·6
44	·34844	·99127	·21748	·56870	37 043	162 91	21105	·86351	730 3	740 8
45	·22418	·98843	·18469	·48926	30 850	125·87	·09992	·87574	751·2	762 3
46	·08940	·98529	·16732	·42522	26·621	95·017	7 97780	·88840	773·4	783 2
47	4 93580	·98191	·12710	·33805	21·780	68 396	83503	89923	792·9	802 8
48	·75863	·97850	2 06819	·23186	17 055	46 616	·66854	90991	812·7	821·1
49	·55181	·97516	1·97772	·09370	12 408	29·561	·47062	·91881	829 5	837·6
50	·30712	·97202	·85126	6 91911	8 3006	17 153	·23434	·92722	845 7	852 3
51	·01314	·96872	·67210	·69085	4 9074	8·8527	6 94708	·93391	858·9	866 8
52	3·05428	·96492	·43136	·40090	2·5171	3 9486	59608	·94180	871 6	881 5
53	·20326	·96071	1 11394	·03397	1·0811	1·4282	·15479	95153	894 1	873 0
54	2 60985	·95598	0 60206	5 47216	·29659	·3468	5 54008	·93023	851·6	872 0
55	1·75036	·95056	T·88127	4 70092	·05023	·0502	4 70092	2 95056	892·1	

IX.—(Table No. 19).—8 per cent.

Value of Contingent Pension of £300 *to Wives of living Members.*

Ages $x + 7x$		Value of £300	*log.* of ditto.
		£	
20	13	537·6	2·73046
21	14	538·8	·73143
22	15	540·9	·73312
23	16	544·5	·73600
24	17	549·3	·73981
25	18	555 3	74453
26	19	561·9	·74966
27	20	569·1	·75519
28	21	576·6	·76087
29	22	584·1	·76649
30	23	592·2	·77247
31	24	600·3	·77837
32	25	607·8	·78376
33	26	615·0	·78888
34	27	621·6	·79351
35	28	627·9	·79789
36	29	633·6	·80182
37	30	638 7	·80530
38	31	643·5	·80855
39	32	647·7	·81137
40	33	651·0	·81358
41	34	654·0	·81558
42	35	657·9	·81816
43	36	662·1	·82092
44	37	667·8	·82465
45	38	673·8	·82853
46	39	680·7	·83296
47	40	689·1	·83828
48	41	699·3	·84466
49	42	710·7	·85169
50	43	724·5	·86004
51	44	739·2	·86876
52	45	753·6	·87714
53	46	768·0	·88536
54	47	781·8	·89310
55	48	795·6	·90069
56	49	809·7	·90832
57	50	823·8	·91582
58	51	837·6	·92304
59	52	850·5	·92967
60	53	864·9	
61	54	878·7	
62	55	890·7	
63	56	902·7	
64	57	915·0	
65	58	926·4	
66	59	938·1	
67	60	949·8	
68	61	962·4	
69	62	976·8	
70	63	992·7	
71	64	1009·5	
72	65	1024·2	
73	66	1037·1	
74	67	1048·5	
75	68	1058·7	
76	69	1067·1	
77	70	1074·0	
78	71	1081·5	
79	72	1089 0	
80	73	1099·5	
81	74	1110·0	
82	75	1118·4	
83	76	1123·8	
84	77	1125·3	
85	78	1122·6	
86	79	1120·2	
87	80	1123·8	
88	81	1089·6	
89	82	1068·6	
90			

X.—(Table No. 26 B).—8 per cent.

Value at any age of Bachelors of Contingent Pension of £300 to their Wives if they should marry thereafter, the Pension being reduced to one-half if the Widow re-marries.

Age x.	$\log. l_x$.	$\log. l_x v^x = \log. D_x$.	D_x.	$\log. m_x$.	$\log.$ of Value of Wife's Contingent Pension $v^{x+\frac{1}{2}}$.	$\log. v^x m_x v^{x+\frac{1}{2}}$.	Natural Number of ditto.	Sum of ditto from age x inclusive.	$\log.$ of ditto.	Column 9 minus Column 2.	Value of Wife's Contingent Pension if a Bachelor aged x should marry thereafter.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					£						£
20	4·00000	3·33152	2145·5	2·29885	2·73046	4·36083	22953·	530287·	5·73182	2·40030	251 36
21	3·98354	·28164	1912·7	·57978	·73143	·60931	40673·	516335·	·71293	·43129	269 95
22	·95813	·22281	1670·4	·85248	·73612	·85028	70840·	475662·	·67730	·45449	284 77
23	·91445	·14570	1398·6	·81491	·73600	·78216	60550·	404822·	·60726	·46156	289·44
24	·87017	·06800	1169·5	·77597	·73981	·71361	51714·	344266·	·53689	·46889	294·37
25	·82543	2·98984	976·88	·73719	·74453	·61613	44272·	292552·	·46620	·47036	299·47
26	·78017	·91115	814·99	·69810	·74966	·57874	37909·	248280·	·39494	·48379	304 64
27	·73432	·83188	679·02	·65801	·75519	·51976	32416·	210371·	·32399	·49111	309·82
28	·68789	·75202	564·96	·64836	·76087	·47336	29741·	177955·	·25031	·49929	314 99
29	·63779	·66850	466 12	·63448	·76649	·43168	27020·	148214·	·17089	·50239	317·97
30	·58398	·58117	381·21	·61700	·77247	·38676	24305·	121194·	5·08348	·50231	317·91
31	·52556	·48942	308·62	·59770	·77837	·33993	21874·	96829·	4·98601	·49659	313·75
32	·46210	·39254	246·91	·56937	·78376	·28357	19212·	74955·	·87480	·48226	303·57
33	·39340	·29042	195·17	·45170	·78898	·13769	13731·	55743·	·74619	·45577	285·61
34	·33143	·19502	156·68	·34044	·79351	3·99754	9943·5	42012·	·62337	·42835	268·13
35	·27531	·10548	127·49	·23300	·79789	·86106	7262·1	32068·	·50607	·40059	251 53
36	·22479	·02153	105·08	·13354	·80182	·73210	5396·3	24806·	·39456	·37303	236·06
37	·17869	1·94201	87·501	2·03743	·80530	·60605	4036·9	19410·	·28803	·34602	221 83
38	·13672	·86062	73·556	1·95424	·80855	·49269	3109·5	15373·	·18676	·32014	209·00
39	·09760	·79107	62·240	·87506	·81137	·38290	2414·9	12263·	4·08860	·29453	197·03
40	·06108	·72413	52·982	·79239	·81358	·26902	1857·9	9845·5	3·99337	·26924	185·88
41	3·02735	·65698	45·392	·71600	·81558	·16121	1449·5	7990·6	·90258	·24560	176 04
42	2·99607	59227	39·108	·64345	·81816	·05781	1142·4	6541·1	·81585	·22338	

X.—(Table No. 26 B).—8 per cent.

Value at any age of Bachelors of Contingent Pension of £300 to their Wives if they should marry thereafter, the Pension being reduced to one-half if the Widow re-marries,—continued.

Age x.	$log.\ l_x$.	$log.\ l_x\ v^x = log.\ D_x$.	D_x.	$log.\ m_x$.	Log. of Value of Wife's Contingent Pension $v_{x+\frac{1}{2}}$.	$log. v^x\ m_x\ v_{x+\frac{1}{2}}$.	Natural Number of ditto.	Sum of ditto from age x inclusive.	$log.$ of ditto.	Column 9 minus Column 2	Value of Wife's Contingent Pension if a Bachelor aged x should marry thereafter.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	10)	(11)
					£						£
43	2 96661	1·52939	33 837	1 57978	2 82092	2 96348	919·35	5398·7	·73229	·20290	167 26
44	93902	·46837	29 402	·50515	·82465	·85915	723 02	4479·3	65121	·18284	159 55
45	·91328	·40921	25·657	·43136	·82853	75582	569·93	3756 3	·57476	·16555	152 35
46	·88930	·35181	22 481	39794	·83296	·69341	493 64	3186 4	·50330	·15149	146 40
47	·86570	·29478	19 714	·36173	·83828	62909	125 69	2692·8	·43020	·13542	141 74
48	·84261	·23827	17 309	·31212	·84466	·58274	382 60	2267 1	·35547	·11720	136 59
49	·81954	·18178	15 198	·30103	·85169	·51496	327 31	1884 5	·27520	·09342	130 98
50	·79657	·12538	13 347	·26527	·86004	44412	278 05	1557 2	·19234	·06696	124 00
51	·77452	·06991	11 747	·23045	·86876	·39460	248 08	1279·1	10690	2 03699	116 67
52	·75205	1·01401	10·328	·20412	·87714	34322	220 10	1031·0	3 01326	1 99925	108 89
53	·72916	0 95770	9·0719	·17609	·88536	·28999	194 98	810·62	2 90882	·95112	99 83
54	·70586	·90098	7·9612	·14013	·89310	23435	171 53	615 64	·78933	·88835	89 36
55	·68215	·84391	6·9798	11394	90069	·17632	150 08	444 11	·64749	·80365	77 33
56	·65801	·78628	6 1134	1·00000	90832	·03659	108 79	294 03	·46830	69211	63 63
57	·63349	·73133	5·3868	0 90409	·91582	1 91376	81 990	185 24	26773	53640	48 10
58	·61595	·67737	4 7574	·77815	92304	76261	57·891	103 25	·01389	·39652	34 39
59	59060	·62460	4·2131	·69807	·92967	·65061	45·357	453 57	1 65604	1 03204	21·70
											10 77

XI.—(Table No. 27 B).—8 per cent.

*Value at every age of Bachelors of Children's Contingent Benefits on the chance of future marriage of Bachelors, assuming 4·5 Children to each Family, and that the average date of Birth is 5 years after marriage—(V=£390·4=Log. 2·59151).**

Age x.	$log.\ v^x\ m_x\ V.$	$v^x\ m_x\ V.$	K_x sum of ditto from age x inclusive.	$log.$ of ditto.	$log.\ \frac{K_x}{D_x}$	Value of Children's Benefits if Bachelors of age x should marry thereafter.
						£
20	4·22188	16668·	372237·	5·57082	2·23930	173·50
21	·46939	29471·	355569·	·55092	·26928	185·90
22	·70867	51129·	326098·	·51335	·29054	195·23
23	·63767	43418·	274969·	·43928	·29358	196·60
24	·56531	36754·	231551·	·36165	·29665	197·99
25	·49311	31125·	194797·	·28958	·29974	199·41
26	·42059	26338·	163672·	·21397	·30282	200·83
27	·34708	22237·	137334·	·13778	·30590	202 26
28	·30100	20137·	115097·	·06106	·30904	203 72
29	·25670	18059·	94960·	4·97754	·30904	203·72
30	·20580	16062·	76901·	·88593	·30476	201·73
31	·15307	14226·	60839·	·78418	·29476	197·13
32	·09132	12340·	46613·	·66851	·27597	188·79
33	3·94032	8716·1	34273·	·53495	·24453	175·60
34	·79554	6245·1	25557·	·40751	·21249	163·11
35	·65168	4515·2	19312·	·28583	·18035	151·48
36	·52179	3325·0	14797·	·17017	·14864	140·81
37	·39226	2467·5	11472·	·05964	·11763	131·11
38	·27565	1886·5	9004·5	3·95446	·08784	122·42
39	·16304	1455·6	7118·0	·85236	·05829	114·36
40	·04695	1114·2	5662·4	·75300	·02887	106·87
41	2·93714	865·25	4548·2	·65784	·00086	100·20
42	·83116	677·89	3682·9	·56619	1·97392	94·17
43	·73407	542·09	3005·0	·47784	·91845	88·81
44	·62601	422·68	2462·9	·39145	·92308	83·77
45	·51880	330·22	2040·2	·30967	·90046	79 52
46	·45196	283·11	1710 0	·23300	·88119	76 07
47	·38232	241·17	1426 9	·15439	·85961	72·38
48	·32959	213 59	1185 7	·07397	·83570	68·50
49	·25 478	179 80	972·06	2·98769	·80591	63·96
50	·17559	149 83	792·26	·89887	·77349	59·36
51	·11735	130 72	612·43	·80783	·73792	54·69
52	·05759	114 18	511·71	·70902	·69501	49·55
53	1·99614	99 115	397·53	·59937	·61167	43·82
54	·93276	85 656	298 41	·47181	·57383	37·48
55	·86714	73·641	212·75	·32787	·48403	30·48
56	·71978	52·154	139·11	·14336	35708	22 76
57	·58915	38 855	86·657	1·93780	·20647	16·09
58	·43108	26 982	47·802	·67945	·00208	10 05
59	·31848	20·820	20·82	·31818	0 69388	4 94

* Table—Sons' Contingent Benefits, age 0 = 102·94 × 2·25 = 231·62

„ Daughters' „ „ 152· × 2·25 = 342·00

573·62

Value of Children's Contingent Pensions on marriage = 573·62 × ·68058 = 390 4 = *log.* 2 59151

XII.—(Table No. 30).—8 per cent.

Value of Subscriptions increasing with age, including Bachelors, Married, and Widowers, "Ordinary" Subscriptions, and "Additional" for Wives and Children, Active and Retired Lists.

Age x	Average Subscription at each age	log of ditto.	Ditto $+ log.\ D_x$. (D_x from Table XVII A) at 8 per cent	Natural Number of ditto.	K_x.	$log.$ of ditto.	$log\left(\frac{K_x}{D_x}\right)$	Value of Subscriptions for Life	Ditto at age $x+1$
	Rs.							Rs.	Rs.
20	100	2·00000	5·29399	196·78	8226·6	3·91522	3·62123	4181·	4335·
21	106	·02461	·27760	189·50	8037·1	·90510	·65211	4489·	4655·
22	112	·04922	·26121	182·48	7854·6	·89512	·68313	4821·	4993·5
23	133	·12225	·29323	196·44	7658·2	·88113	·71315	5166·	5343·5
24	157	·19528	·32522	211·46	7446·7	·87196	·74202	5521·	5702·
25	185	·26831	·35721	227·62	7219 1	·85848	·76958	5883·	6065·
26	219	·34134	·38919	245·01	6974·1	·84349	·79564	6247·	6127·
27	260	·41437	·12113	263·71	6710·4	·82675	·81999	6607·	6781·
28	307	·48740	·45306	283·83	6426·6	·80798	·84232	6955·	7119·
29	363	·56043	·48496	305·46	6121·1	·78683	·86230	7283·	7129·5
30	430	·63347	·51687	328·75	5792·3	·76285	·87945	7576·	7716·
31	472	·67473	·51699	328·84	5463·5	·73747	·89521	7856·	7988·
32	520	·71599	·51694	328·81	5131·7	·71052	·90957	8120·	8240·5
33	572	·75725	·51676	328·67	4806 0	·68178	·92227	8361·	8467·
34	629	·79851	·51644	328·43	4477·6	·65105	·93312	8573·	8659·5
35	691	·83977	·51595	328·06	4149·5	·61800	·94182	8746·	8808·5
36	760	·88103	·51532	327·58	3821·9	·58228	·94799	8871·	8904·
37	836	·92229	·51452	326·98	3194·9	·54343	·95120	8937·	8933·5
38	920	·96356	·51360	326·29	3168·6	·50087	·95083	8930·	8881 5
39	1011	3·00483	·51249	325·45	2848·1	·45379	·94613	8833·	8732·
40	1112	·04610	·51121	324·50	2518·6	·40116	·93605	8631·	8527·5
41	1099	·04096	·46334	290·63	2228·0	·34792	·92554	8124·	8316·5
42	1086	·03582	·41550	260·32	1967·7	·29396	·91428	8209·	8096·
43	1073	·03068	·36769	233·18	1734·5	·23917	·90216	7983·	7864·5
44	1061	·02554	·31990	208·88	1525·6	·18344	·88908	7746.	7621·
45	1048	·02041	·27218	187·15	1338·1	·12659	·87482	7496·	7364·
46	1036	·01528	·22446	167·67	1170·7	·06845	·85927	7232·	7092·5
47	1024	·01015	·17677	150·23	1020·5	·00881	·84219	6953·	6805·
48	1012	3·00502	·12909	134·61	885·87	2·94737	·82330	6657·	6499·5
49	1000	2·99989	·08146	120·63	765·24	·88380	·80223	6342·	6174·
50	988	·99476	·03386	108·11	657·13	·81765	·77855	6006·	5843·
51	942	·97424	4·97089	93·517	563·61	·75098	·75433	5680·	5525·5
52	899	·95372	·90745	80·807	482 80	·68377	·73004	5371·	5224·
53	857	·93320	·84358	69·756	413·04	·61599	·70561	5077·	4937·5
54	818	·91268	·77922	60·148	352·89	·54764	·68110	4798·	4666·
55	780	·89216	·71136	51·804	301·09	·47870	·65650	4534·	4409·
56	744	·87164	·64898	44·564	256·53	·40914	·63180	4284·	4165·

XII.—(Table No. 30).—8 per cent.

Value of Subscriptions increasing with age, including Bachelors, Married, and Widowers, "Ordinary" Subscriptions, and "Additional" for Wives and Children, Active and Retired Lists,—continued.

Age x.	Average Subscription at each age.	$\log$ of ditto .	Ditto + $\log D_x$. (D_x from Table XVII A) at 8 per cent	Natural Number of ditto	K_x	$\log$ of ditto. .	$\log\left(\frac{K_x}{D_x}\right)$	Value of Subscriptions for Life	Ditto at age $x+\frac{1}{2}$
	Rs.							Rs.	Rs.
57	710	2·85112	4·58302	38·285	218·24	2·33893	3·60703	4046·	3933·5
58	677	·83060	·51647	32·845	185·39	·26809	·58222	3821·	3714·5
59	646	·81009	·44936	28·142	157·25	·19659	·55732	3608·	3508·
60	616	·78958	·38156	24·075	133 17	·12441	·53243	3408·	3308·5
61	596	·77496	·31899	20·845	112 32	·05046	·50643	3209·	3112·5
62	576	·76034	·25552	18·010	94 308	1·97455	·47937	3016·	2921·
63	557	·74572	·19105	15·526	78·782	·89643	·45110	2826·	2732 5
64	538	·73111	·12552	13·351	65·431	·81578	·42137	2639·	25 46·5
65	521	·71650	·05886	11·451	53·980	·73223	·38987	2454·	2362 5
66	503	·70189	3·99096	9·7940	44·186	·64528	·35621	2271·	2179·5
67	487	·68728	·92179	8·3520	35·834	·55430	·31979	2088·	1996 5
68	471	·67267	·85124	7·0997	28·734	·45840	·27983	1905·	1812·
69	455	·65806	·77924	6·0151	22·719	·35639	·23521	1719·	1624
70	440	·64345	·70568	5·0779	17·641	·24652	·18429	1529·	1444·5
71	398	·59973	·60133	3·9933	13·648	·13507	·13347	1360·	1288·
72	360	·55601	·49361	3·1161	10·532	·02251	·08491	1216·	1156·
73	325	·51230	·38206	2·4102	8·1213	0 90963	·03987	1096·	1048·
74	294	·46859	·26615	1·8457	6·2756	·79766	3·00010	1000·	964·3
75	266	·42488	·14533	1·3974	4·8782	·68826	2 96781	928·6	892 9
76			·06265	1·1552	3·7230	·57089	·93312	857 3	821 8
77			2 97361	·91104	2·7820	·44436	·89563	786 4	750·9
78			·87736	·75398	2·0280	·30707	·85459	715 5	679 7
79			·77289	·59278	1·4372	·15691	·80890	644·0	607 5
80			·65902	·45606	·97917	1·99086	·75672	571·1	533·
81			·53435	·34226	·63691	·80408	·69461	495 0	458 9
82			·39089	·24597	·39094	·59211	·62610	422·8	388·7
83			·22417	·16756	·22338	·34901	·54975	354·6	322 6
84			·02827	·10673	·11665	·06688	·46349	290·7	261 0
85			1 79515	·06240	·05425	·73440	·36413	231·3	203 8
86			·51355	·03263	·02162	2·33486	·21619	176 3	151
87			·16667	·01468	·00694	3·81136	2·09957	125 8	103·6
88			0·72753	·00534	·00160	·20412	1·90147	81·4	59·5
89			·14590	·00140	·000199	4·29801	1·57699	37·7	18 9
90			1·29801	·000199					

XIII.—8 per cent.

Value of Subscriptions increasing with age, "Ordinary" only, including Bachelors, Married, and Widowers, Active and Retired Lists, deduced from Table No. XXIX.

Age	Average Subscription at each age.	*log* of ditto.	Ditto + *log* D_x, as per Table XVII A	Natural Number of ditto.	K_x Sum of ditto from age $x+1$ inclusive.	*log* of ditto.	$log\left(\frac{K_x}{D_x}\right)$	Value of Subscription for life	Ditto at mean age $x+\frac{1}{2}$
	Rs.							Rs.	Rs.
20	100	2·00000	5·29399	1967·8	50580·	4·7398	3·40999	2570	2617·5
21	100	·00000	·25299	1790·6	48789·	·68832	·43533	2725·	2810·
22	100	·00000	·21199	1629·3	47160·	·67357	·46158	2895·	2981 5
23	114	·05550	·22648	1684·5	45476·	·65778	·48680	3068·	3155·5
24	129	·11100	·24094	1741·6	43734·	·64082	·51088	3243·	3330·
25	147	·16650	·25540	1800·6	41933·	·62256	·53366	3417·	3503·
26	167	·22200	·26985	1861·4	40072·	·60284	·55499	3589·	3672 5
27	189	·27751	·28427	1924·3	38118·	·58147	·57471	3756·	3835·
28	215	·33302	·29868	1989·2	36159·	·55822	·59256	3914·	3986·
29	245	·38853	·31306	2056·2	34103·	·53279	·60826	4058·	4120·5
30	278	·44401	·32741	2125·1	31978·	·50485	·62145	4183·	4241·
31	300	·47642	·31868	2083·0	29895·	·47560	·63334	4299·	4352·
32	323	·50880	·30975	2010·6	27854·	·44489	·64394	4405·	4451·5
33	348	·54118	·30069	1998·4	25856·	·41256	·65305	4498·	4537·
34	375	·57356	·29149	1956·5	23899·	·37838	·66045	4576·	4605·
35	404	·60595	·28213	1914·8	21984·	·34211	·66593	4634·	4651·
36	435	·63834	·27263	1873·4	20111·	·30343	·66914	4668·	4671·
37	469	·67073	·26296	1832·1	18279·	·26195	·66972	4674·	4660·5
38	505	70312	·25316	1791·3	16188·	·21717	·66713	4647·	4613·
39	544	·73551	·24317	1750 5	14737·	·16841	·66075	4579·	4521·5
40	586	·76790	·23301	1710·1	13027·	·11484	·64973	4464·	4406·5
41	576	·76057	·18295	1523 9	11503·	·06081	.63843	4349	4290·5
42	567	·75324	·13292	1358·1	10145·	·00625	·62657	4232·	4172·
43	557	·74591	·08292	1210·4	8934·1	3·95105	·61404	4112·	4050·
44	548	·73858	·03294	1078·8	7855 3	·89516	·60080	3988·	3924·5
45	539	·73125	4·98302	961·66	6893·6	·83845	·58668	3861·	3795·
46	530	·72392	·93310	857·24	6036·4	·78078	·57160	3729·	3660 5
47	521	·71659	·88321	764·21	5272·2	·72198	·55536	3592·	3521·
48	512	·70926	·83333	681·29	4590·9	·66190	·53783	3450·	3375·5
49	503	·70193	·78350	607·44	3983·5	·60026	·51869	3301·	3223·5
50	495	·69461	·73371	541·64	3441·9	·53680	·49770	3146·	3070 5
51	478	·67526	·67191	469·80	2972·1	·47306	·47611	2995·	2924·
52	453	·65591	·60964	407·04	2565·1	·40910	·45537	2853·	2786·5
53	433	·63656	·54694	352·32	2212·8	·34494	·43456	2720·	2657·5
54	414	·61721	·48375	304·61	1908·2	·28062	·41408	2595·	2536·
55	396	·59786	·42006	263·06	1645·1	·21619	·39399	2477·	2422 5
56	379	·57850	·35584	226·90	1418·2	·15174	·37440	2368·	2317·5
57	362	·55914	·29104	195·45	1222 7	·08752	·35542	2267·	2220·5

XIII.—8 per cent.

Value of Subscriptions increasing with age, "Ordinary" only, including Bachelors, Married, and Widowers, Active and Retired Lists, deduced from Table No. XXIX,—continued.

Age	Average Subscription at each age	*log.* of ditto.	Ditto + *log* D_x, as per Table XVII A.	Natural Number of ditto.	K_x Sum of ditto from age $x+1$ inclusive.	*log* of ditto.	*log.* $\left(\frac{K_x}{D_x}\right)$	Value of Subscription for life	Ditto at mean age $x+\frac{1}{2}$.
	Rs.							Rs.	Rs.
58	347	2 53978	4·22565	168·13	1054·6	3 02309	·33722	2174·	2131·5
59	332	·52012	·15969	144·44	910·18	2·95913	·31986	2089·	2050·5
60	317	·50106	·09304	123·89	786·29	·89558	·30360	2012·	1973·5
61	311	·49344	·03747	109·01	677·28	·83077	·28674	1935·	1897·5
62	306	·48582	3·98100	95·720	581·56	·76459	·26941	1860·	1822·5
63	301	·47820	·92353	83·855	497·70	·69697	·25164	1785·	1748·5
64	296	·47058	·86499	73·281	424·42	·62780	·23339	1712·	1675·5
65	290	·46296	·80532	63·873	360·55	·55697	·21461	1639·	1603·5
66	285	·45534	·74441	55·515	305·03	·48434	·19527	1568·	1532·5
67	280	·44772	·68223	48·109	256·93	·40981	·17530	1497·	1462·5
68	276	·44010	·61867	41·559	215·37	·33319	·15462	1428·	1393·5
69	271	·43249	·55367	35·782	179·59	·25428	·13310	1359·	1324·5
70	266	·42488	·48711	30·698	148·89	·17287	·11064	1290·	1253·5
71			·42648	26·698	122·19	·08704	·08544	1217·	1181·
72			·36248	23·040	99·154	1·99631	·05871	1145·	1108·5
73			·29464	19·708	79·446	·90007	·03031	1072·	
74			·22244	16·689	62·757	·79766	3·00010	1000·	
75			·14533	13·974	48·783	·68827	2·96782	928·6	
76			·06265	11·552	37·231	·57090	·93313	857·3	
77			2·97361	9·4104	27·821	·44437	·89564	786·4	
78			·87736	7·5398	20·281	·30709	·85461	715·5	
79			·77289	5·9278	14·353	·15694	·81893	659·1	
80			·65902	4·5606	9·7920	0·99087	·75673	571·1	
81			·53435	3·4226	6·3694	·80410	·69463	495·0	
82			·39089	2·4598	3·9096	·59213	·62612	422·8	
83			·22417	1·6756	2·2340	·34908	·54979	354·6	
84			·02827	1·0673	1·1667	·06696	·46357	290·8	
85			1·79515	·62395	·54275	1·73460	·36433	231·4	
86			·51355	·32625	·21650	·33546	·24679	176·5	
87			·16667	·14712	·06938	$\bar{2}$·84123	2·09944	125·7	
88			0·72753	·05340	·01598	·20358	1·90093	79·6	
89			·14590	·01399	·001986	$\bar{3}$·29801	1·57699	37·8	
90			1·29801	·001986					

XIV.—(Table No. 18 A)—4½ per cent.

D and N Columns and Value of Life Annuity at 4½ per cent. deduced from Table No. XVII (A).

Age x	$\log D_x = \log l_x v^x$	D_x	$N_x = D_{x+1}$	$\log N_x$	$\log \left(\frac{N_x}{D_x}\right)$	Value of Life Annuity.
						£
15	3·71326	5167·3	78116·	4·89274	1·17948	15·118
16	·68665	4860·2	73256·	·86484	·17819	15 078
17	·66004	4571·3	68685·	·83686	·17682	15·025
18	·63344	4299 7	64385·	·80878	·17534	14·974
19	·60679	4043·8	60341·	·78061	·17382	14 922
20	·58014	3803·1	56538·	·75234	·17220	14 866
21	·55345	3576·4	52962·	·72396	·17051	14·808
22	·52675	3363 2	49599·	·69547	16872	14 748
23	·50006	3162 7	46486·	·66685	16679	14 682
24	·47332	2973·9	43462·	·63811	·16479	14·615
25	·44658	2796·3	40666·	·60923	·16265	14·543
26	·41985	2629·4	38037·	·58021	·16036	14 466
27	·39306	2472·1	35565·	·55102	·15796	14·387
28	·36627	2321 2	33241·	·52167	·15540	14·302
29	·33945	2185 0	31056·	·49215	·15270	14·213
30	·31262	2054·1	29002·	·46243	·14981	14·119
31	·28580	1931·1	27071·	43250	·14670	14·018
32	·25879	1814 6	25256·	·40236	·14357	13·918
33	·23165	1704·7	23551·	·37201	·14036	13 815
34	·20439	1601·0	21950·	·34143	·13704	13·710
35	·17694	1502·9	20447·	·31063	·13369	13 605
36	·14936	1410·5	19036·	·27958	·13022	13 496
37	·12161	1323·2	17713·	·24829	·12668	13 387
38	·09372	1240·9	16472·	·21675	·12303	13·275
39	·06565	1163·2	15309·	·18495	·11930	13·161
40	·03741	1090 0	14219·	·15287	·11546	13·045
41	3 00898	1020·9	13198·	·12051	·11153	12 928
42	2·98060	956 31	12242·	·08785	·10725	12 801
43	·95223	895·84	11346·	·05484	·10261	12 665
44	·92389	839·25	10507·	4·02148	·09759	12·520
45	·89561	786 34	9720·7	3·98770	·09209	12 362
46	·86732	736·75	8983·9	·95346	·08614	12·194
47	·83907	690·35	8293·5	·91874	·07967	12·014
48	·81083	646·89	7646·6	·88347	·07264	11 821
49	·78263	606 22	7040·4	·84760	·06497	11·614
50	·75448	568·17	6472·2	·81105	·05657	11 391
51	·72632	532·50	5939 7	·77376	·04744	11·154
52	69772	498·56	5441·1	·73569	·03797	10 914
53	·66868	466·32	4974 8	·69678	·02810	10 668

XIV.—(Table No. 18 A).—4½ per cent.

D and N Columns and Value of Life Annuity at 4½ per cent. deduced from Table No. XVII (A),—continued.

Age x.	$\log D_x = \log l_x v^x$.	D_x.	$N_x = D_x + 1$.	$\log. N_x$.	$\log.\left(\frac{N_x}{D_x}\right)$	Value of Life Annuity.
						£
54	2·63914	435·65	4539·1	3·65697	1·01783	10·419
55	·60911	406·55	4132·5	·61621	1·00710	10·165
56	·57856	378·93	3753·6	·57445	0·99589	9·906
57	·54742	352·71	3400·9	·53159	·98417	9·642
58	·51571	327·88	3073·0	·48756	·97185	9·372
59	·48341	304·38	2768·6	·44226	·95885	9·096
60	·45043	282·12	2486·5	·39559	·94516	8·814
61	·41679	261·09	2225·4	·34741	·93062	8·524
62	·38224	241·12	1984·3	·29761	·91537	8·229
63	·34670	222·18	1762·1	·24603	·89933	7·931
64	·31009	204·22	1557·9	·19254	·88245	7·629
65	·27234	187·21	1370·7	·13694	·86460	7·322
66	·23336	171·14	1199·6	·07904	·84568	7·009
67	·19311	156·00	1043·6	3·01853	·82542	6·690
68	·15148	141·74	901·81	2·95511	·80363	6·363
69	·10840	128·35	773·46	·88844	·78004	6·026
70	·06375	115·81	657·65	·81799	·75424	5·679
71	·01743	104·10	553·55	·74316	·72573	5·318
72	1·96774	92·841	460·71	·66343	·69569	4·962
73	·91420	82·073	378·64	·57823	·66403	4·614
74	·85631	71·831	306·81	·48687	·63056	4·271
75	·79351	62·160	244·65	·38855	·59504	3·936
76	·72514	53·106	191·54	·28226	·55712	3·607
77	·65041	44·711	146·83	·16681	·51640	3·284
78	·56846	37·022	109·81	2·04064	·47218	2·966
79	·47830	30·082	79·727	1·90161	·42331	2·650
80	·37874	23·919	55·808	·74670	·36796	2·333
81	·26837	18·551	37·257	·57121	·30284	2·008
82	1·13922	13·779	23·178	·37066	·23144	1·704
83	0·98681	9·7009	13·777	1·13915	·15234	1·420
84	·80522	6·3859	7·3906	0·86868	·06346	1·157
85	·58641	3·8584	3·5322	0·54804	$\bar{1}$·96163	·9154
86	·31911	2·0850	1·4472	·16053	·84142	·6941
87	$\bar{1}$·98654	·96948	·47770	$\bar{1}$·67915	·69261	·4927
88	·56171	·36451	·11319	$\bar{1}$·05381	·49210	3105
89	$\bar{2}$·09438	·09871	·01448	$\bar{2}$·16080	·16642	1467
90	·16080	·01448				

XV.—(Mr. Davies' Table 5).—4½ per cent.

(Old Rules)—Value of Annuity half-yearly in advance till Death on the lives of Widows and Children from Mr. Davies' Table III.

	Value of Annuity	Ditto half-yearly in advance A M + 750.	Ditto at mean age $x + \frac{1}{2}$.		Value of Annuity.	Ditto half-yearly in advance A M + 750.	Ditto at mean age $x + \frac{1}{2}$.
	£	£	£		£	£	£
0	16·082	16·832	17·264	57	10·757	11·507	11 369
1	16 945	17·695	17·914	58	10·482	11·232	11·092
2	17·383	18·133	18·298	59	10·202	10·952	10·811
3	17·712	18·462	18·550	60	9·920	10·670	10·525
4	17·888	18·638	18·679	61	9·630	10·380	10·233
5	17·970	18·720	18·732	62	9 336	10·086	9·935
6	17·993	18·743	18·728	63	9·034	9·784	9 634
7	17·964	18·714	18·693	64	8·735	9·485	9·333
8	17·923	18·673	18·644	65	8·432	9·182	9·032
9	17·865	18·615	18 577	66	8·132	8·882	8·731
10	17·790	18·540	18·498	67	7·830	8·580	8·428
11	17 706	18·456	18 411	68	7 527	8·277	8·125
12	17·616	18·366	18·319	69	7 223	7·973	7·823
13	17·522	18 272	18 224	70	6·923	7·673	7·525
14	17·427	18·177	18·126	71	6·628	7·378	7·230
15	17·326	18·076	18·025	72	6·332	7·082	6·936
16	17·224	17·974	17·924	73	6·041	6·791	6·648
17	17·125	17·875	17 827	74	5·756	6·506	6 365
18	17·030	17·780	17·734	75	5·474	6·224	6·086
19	16·939	17·689	17·642	76	5·199	5·949	5·814
20	16 846	17·596	17·549	77	4·930	5·680	5·548
21	16·753	17·503	17·457	78	4 666	5·416	5·288
22	16·661	17·411	17·362	79	4·411	5·161	5·039
23	16·563	17 313	17·264	80	4·167	4·917	4·796
24	16·465	17·215	17·166	81	3 925	4·675	4·559
25	16·368	17·118	17·067	82	3·694	4·444	4·328
26	16 266	17·016	16·963	83	3·463	4·213	4·103
27	16·161	16·911	16·858	84	3·243	3·993	3·883
28	16·055	16·805	16·750	85	3·023	3·773	3·667
29	15·946	16 696	16·640	86	2·811	3·561	3·454
30	15·835	16·585	16·527	87	2·597	3·347	3·237
31	15·719	16·469	16·408	88	2 378	3·128	3·016
32	15·597	16·347	16·289	89	2·155	2·905	2·781
33	15·482	16·232	16·169	90	1·907	2·657	2·518
34	15·357	16·107	16·042	91	1·630	2·380	2·227
35	15·227	15·977	15·909	92	1·325	2·075	1·915
36	15·092	15·842	15·773	93	1·006	1·756	1·632
37	14·954	15·704	15·627	94	·759	1·509	1·393
38	14·800	15·550	15·460	95	·527	1·277	1·133
39	14·660	15·410	15·330	96	·239	·989	·495
40	14·501	15·251	15·169				
41	14 338	15·088	15·002				
42	14·166	14·916	14·827				
43	13·989	14·739	14·647				
44	13·805	14·555	14·459				
45	13·613	14·363	14·263				
46	13·414	14·164	14·060				
47	13·206	13·956	13·849				
48	12·993	13·743	13·631				
49	12·770	13·520	13·406				
50	12·542	13·292	13·175				
51	12·308	13·058	12·936				
52	12·065	12·815	12·688				
53	11·812	12·562	12·435				
54	11·559	12·309	12·177				
55	11·295	12·045	11·911				
56	11·027	11·777	11·642				

XVI.—(Mr. Davies' Table 6).—4½ per cent.

(Old Rules), Widows and Daughters—Value of Annuity half-yearly in advance till Marriage or Death (from Mr. Davies' Table IV).

Age x.	Value of Annuity.	Ditto half-yearly in advance A M + 750	Ditto at mean age $x + \frac{1}{2}$.	Age x.	Value of Annuity.	Ditto half-yearly in advance A M + 750.	Ditto at mean age $x + \frac{1}{2}$.
	£	£	£		£	£	£
0	12·740	13·490	13·729	57	10·661	11·411	11·293
1	13·217	13 967	14·044	58	10·425	11·175	11·049
2	13·371	14·121	14·132	59	10·174	10 924	10·792
3	13·392	14·142	14·087	60	9·911	10·661	10·520
4	13·282	14·032	13·934	61	9·630	10·380	10·233
5	13·086	13·836	13·708	62	9·336	10·086	9·935
6	12·830	13·580	13·412	63	9·034	9·784	9·634
7	12·494	13·244	13·092	64	8·735	9·485	9·333
8	12·191	12·941	12·761	65	8·432	9 182	9·082
9	11·832	12·582	12·388	66	8·132	8·882	8·731
10	11·445	12·195	11·989	67	7·830	8·580	8·428
11	11·034	11·784	11·567	68	7·527	8·277	8·125
12	10·601	11·351	11·123	69	7·223	7·973	7·823
13	10·146	10·896	10·657	70	6·923	7 673	7·525
14	9·669	10·419	10·220	71	6·628	7·378	7·230
15	9·272	10·022	9·861	72	6·332	7·082	6·936
16	8 951	9·701	9·581	73	6·041	6·791	6 648
17	8·711	9·461	9·382	74	5·756	6·506	6·365
18	8·553	9·303	9·319	75	5 474	6·224	6·086
19	8 585	9·335	9·458	76	5·199	5·949	5·814
20	8·831	9·581	9·779	77	4·930	5·680	5·548
21	9·227	9·977	10·173	78	4·666	5·416	5·288
22	9·618	10·368	10·546	79	4·411	5·161	5·089
23	9·974	10·724	10·910	80	4·167	4·917	4·796
24	10·345	11·095	11·264	81	3·925	4·675	4·559
25	10·683	11·433	11·592	82	3·694	4·444	4·328
26	11·001	11·751	11·898	83	3·463	4·213	4·103
27	11·295	12·045	12·185	84	3·243	3·993	3·883
28	11·574	12·324	12·447	85	3·023	3·773	3·667
29	11·819	12·569	12·672	86	2·811	3·561	3·454
30	12·025	12·775	12·862	87	2·597	3·347	3·237
31	12·198	12·948	13·024	88	2 378	3·128	3·016
32	12·350	13·100	13·164	89	2·155	2·905	2·781
33	12·478	13·228	13·285	90	1·907	2·657	2·518
34	12·591	13·341	13·390	91	1·630	2·380	2·227
35	12·688	13·438	13·477	92	1·325	2·075	1·915
36	12·766	13·516	13·547	93	1·006	1·756	1·632
37	12·828	13·578	13·597	94	·759	1·509	1·393
38	12·866	13·616	13·625	95	·527	1·277	1·133
39	12·883	13·633	13·627	96	·239	·989	·495
40	12·872	13·622	13·604	97			
41	12·836	13·586	13·553				
42	12·771	13·521	13·480				
43	12·690	13·440	13·391				
44	12·593	13·343	13·285				
45	12·478	13·228	13·162				
46	12·346	13·096	13·026				
47	12·206	12·956	12·885				
48	12·065	12·815	12·747				
49	11·929	12·679	12·616				
50	11·803	12·553	12·497				
51	11·691	12·441	12·375				
52	11·559	12·309	12·236				
53	11·413	12·163	12·084				
54	11·255	12·005	11·917				
55	11·080	11·830	11·731				
56	10·882	11·632	11·521				

XVII.—(Mr. Davies' Table 7).—4½ per cent.

Widows (Old Rules)—Value of Annuity half-yearly in advance till Marriage or Death, and reducible to one-half from re-marriage till Death (from Mr. Davies' Tables III and IV).

Age x.	Value of ½ Annuity till Death $x+\frac{1}{2}$	Value of ½ Annuity till Marriage or Death $x+\frac{1}{2}$.	Value of Annuity reducible to ½ on re-marriage $x+\frac{1}{2}$	Age x	Value of ½ Annuity till Death $x+\frac{1}{2}$.	Value of ½ Annuity till Marriage or Death $x+\frac{1}{2}$.	Value of Annuity reducible to ½ on re-marriage $x+\frac{1}{2}$.
	£	£	£		£	£	£
13	9·112	5·329	14·441	69	3·912	3·912	7·824
14	9·063	5·110	14·173	70	3·763	3·763	7·526
15	9·013	4·932	13·945	71	3·615	3·615	7·230
16	8·962	4·791	13·753	72	3·468	3·468	6·936
17	8·914	4·691	13·605	73	3·324	3·324	6·648
18	8·867	4·660	13·527	74	3·183	3·183	6·366
19	8·821	4·729	13·550	75	3·043	3·043	6·086
20	8·775	4·890	13·665	76	2·907	2·907	5·814
21	8·729	5·087	13·816	77	2·774	2·774	5·548
22	8·681	5·273	13·954	78	2·644	2·644	5·288
23	8·632	5·455	14·087	79	2·520	2·520	5·040
24	8·583	5·632	14·215	80	2·398	2·398	4·796
25	8·534	5·796	14·330	81	2·280	2·280	4·560
26	8·482	5·949	14·431	82	2·164	2·164	4·328
27	8·429	6·093	14·522	83	2·052	2·052	4·104
28	8·375	6·224	14·599	84	1·942	1·942	3·884
29	8·320	6·336	14·656	85	1·834	1·834	3·668
30	8·264	6·431	14 695	86	1·727	1·727	3·454
31	8·204	6·512	14·716	87	1·619	1·619	3·238
32	8·145	6·582	14·727	88	1·508	1·508	3·016
33	8·085	6·643	14·728	89	1·391	1·391	2·782
34	8·021	6·695	14·716	90	1·259	1·259	2 518
35	7·955	6·739	14·694	91	1·114	1·114	2·228
36	7·887	6·774	14 661	92	·958	·958	1·916
37	7·814	6·799	14·613	93	·816	·816	1·632
38	7·740	6·813	14·553	94	·697	·697	1 394
39	7·665	6·814	14·479	95	·567	·567	1·134
40	7·585	6·802	14·387	96	·248	·248	·496
41	7·501	6·777	14·278				
42	7·414	6·740	14·154				
43	7·324	6·696	14·020				
44	7·230	6·643	13·873				
45	7 132	6·581	13·713				
46	7·030	6·513	13·543				
47	6·925	6·443	13·368				
48	6 816	6·374	13·190				
49	6·703	6·308	13·011				
50	6·588	6·249	12·837				
51	6·468	6·188	12·656				
52	6·344	6·118	12·462				
53	6·218	6·042	12·260				
54	6·089	5·958	12·047				
55	5·956	5·866	11·822				
56	5·821	5·761	11·582				
57	5·685	5·647	11·332				
58	5·546	5·525	11·071				
59	5·406	5·396	10·802				
60	5·263	5·260	10·523				
61	5·117	5·117	10·234				
62	4·968	4·968	9·936				
63	4·817	4·817	9·634				
64	4·667	4·667	9·334				
65	4·516	4·516	9·032				
66	4·366	4.366	8·732				
67	4·214	4·214	8·428				
68	4·063	4·063	8·126				

XVIII.—4½ per cent.

D and N Columns from Mr. Davies' Table III, and Value of Annuity quarterly in advance till Death on the lives of Widows and Children.

Age x	$log\ l_x$ Davies' III	$log.\ D_x = l_x v^x$	D_x	$N_x = D_x + 1.$	$log.\ N_x.$	$log.\left(\frac{N_x}{D_x}\right)$	Value of Annuity $= a_x.$	Value of Annuity quarterly in advance $a_x + .625$	Ditto at mean age $x + \frac{1}{2}$.
							£	£	£
0	4·00000	4·00000	10000·	160823·	5 20634	1 20634	16·082	16·707	17 139
1	3·97151	3·95239	8962·	151861·	·18144	·22905	16·945	17·570	17·789
2	·95525	·91702	8261·	143600·	·15715	·24013	17 383	18·008	18·173
3	·94240	·88505	7675·	135925·	·13332	·24827	17·712	18·337	18·425
4	·93359	·85712	7197·	128728·	·10968	·25256	17·888	18·513	18·554
5	·92717	·83159	6786·	121942·	·08615	·25456	17·970	18 595	18·607
6	·92226	·80756	6420·	115522·	·06266	·25510	17 993	18·618	18 603
7	·91855	·78474	6092·	109430·	03914	·25440	17·964	18·589	18·568
8	·91508	·76215	5783·	103647·	5·01556	·25341	17·923	18·548	18·519
9	·91196	·73991	5494·	98153·	4 99190	·25199	17·865	18 490	18 452
10	·90913	·71797	5224·	92929·	·96815	·25018	17 790	18 415	18 373
11	·90644	·69616	4968·	87961·	·94429	·24813	17·706	18·331	18 286
12	·90380	·67440	4725·	83236·	·92031	·24591	17·616	18·241	18 194
13	·90113	·65262	4494·	78742·	·89621	·24359	17·522	18 147	18·099
14	·89840	·63077	4273·	74469·	·87198	·24121	17·427	18·052	18 001
15	·89564	·60890	4064·	70405·	·84760	23870	17·326	17·951	17 900
16	·89282	·58696	3863·	66542·	·82310	·23614	17·224	17 849	17 799
17	·88981	·56483	3671·	62871·	·79845	·23362	17·125	17·750	17·702
18	88655	·54246	3487·	59384·	77367	·23121	17·030	17 655	17·609
19	·88309	·51988	3310·	56074·	74876	·22888	16·939	17 564	17 517
20	·87955	·49722	3142·	52932·	·72372	·22650	16·846	17 471	17·424
21	·87587	·47443	2981	49951·	69854	·22109	16·753	17 378	17·332
22	·87210	·45154	2828·	47123·	·67323	·22169	16 661	17 286	17·237
23	·86829	·42862	2683·	44440·	·64777	·21915	16·563	17·188	17·139
24	·86439	·40560	2544·	41896·	·62217	·21657	16·465	17·090	17 041
25	·86034	·38243	2412·	39484·	·59612	·21399	16 368	16·993	16 942
26	·85625	·35923	2287·	37197·	·57051	21128	16·266	16·891	16·838
27	·85211	·33597	2168·	35029·	·54443	·20846	16·161	16·786	16 733
28	·84782	·31256	2054·	32975·	·51818	·20562	16·055	16·680	16·625
29	·84348	·28911	1946·	31029·	·49177	·20266	15 946	16·571	16·515
30	·83904	·26555	1843·	29186·	·46517	19962	15·835	16·460	16·402
31	·83455	·24195	1746·	27440·	·43838	·19643	15·719	16 344	16·283
32	·83008	·21836	1653·	25787·	·41140	·19304	15·597	16·222	16·164
33	·82523	·19439	1565·	24222·	·38421	18982	15 482	16 107	16 044
34	·82046	·17051	1481·	22741·	·35681	·18630	15 357	15 982	15·917
35	·81564	·14657	1401·	21340·	·32919	·18262	15·227	15·852	15 784
36	·81077	·12258	1326·	20014·	·30133	·17875	15·092	15·717	15·648

XVIII.—4½ per cent.

D and N Columns from Mr. Davies' Table III, and Value of Annuity quarterly in advance till Death on the lives of Widows and Children,—continued.

Age x	*log.* l_x Davies' III.	*log.* $D_x = l_x v^x$.	D_x.	$N_x = D_x + 1$.	*log* N_x.	$log\left(\frac{N_x}{D_x}\right)$	Value of Annuity $= ax$	Value of Annuity quarterly in advance $ax + 625$	Ditto at mean age $x + \frac{1}{4}$.
							£	£	£
37	3 80577	3·09847	1254·	18760·	4·27323	·17476	14·954	15·579	15·502
38	·80072	·07430	1187·	17573·	24485	·17055	14·800	15·425	15·355
39	·79550	·05006	1122·	16451·	·21619	·16613	14·660	15·285	15·205
40	·79050	·02585	1061·	15390·	·18724	·16139	14·501	15·126	15·044
41	·78526	·00149	1003·	14387·	·15797	·15648	14·338	14·963	14·877
42	·77996	2·97708	948·6	13438·	·12833	·15125	14·166	14·791	14·702
43	·77459	·95259	896·6	12542·	·09837	·14578	13·989	14·614	14·522
44	·76908	·92796	847·2	11695·	·06800	·14004	13·805	14·430	14·334
45	·76350	·90327	800·3	10895·	·03723	·13396	13·613	14·238	14·138
46	·75778	·87843	755·8	10139·	·00600	·12757	13·414	14·039	13 935
47	·75197	·85350	713·7	9425·	·97428	·12078	13 206	13·831	13·724
48	·74593	·82835	673·5	8751·	·94206	·11371	12·993	13·618	13·506
49	·73981	·80311	635·5	8115·	·90929	·10618	12·770	13·395	13·281
50	·73344	·77763	599 3	7516·	·87599	·09836	12·542	13·167	13·050
51	·72681	·75188	564·8	6951·	·84205	·09017	12 308	12·933	12·811
52	·71999	·72594	532·1	6419·	·80747	·08153	12·065	12·690	12·563
53	·71299	·69983	501·0	5918·	·77217	·07234	11·812	12·437	12 310
54	·70552	·67324	471·2	5447·	·73616	·06292	11·559	12·184	12·052
55	·69784	·64644	443·0	5004·	·69932	·05288	11·295	11·920	12·786
56	·68966	·61915	416·1	4588·	·66162	·04247	11·027	11·652	11·517
57	·68097	·59134	390·3	4198·	·62304	·03170	10·757	11·382	11·244
58	·67173	·56299	365·6	3832·	·58343	·02044	10·482	11·107	10·967
59	·66200	·53414	342·1	3490·	·54283	1·00869	10·202	10·827	10.686
60	·65167	·50469	319·7	3171·	·50120	0·99651	9·920	10·545	10·400
61	·64078	·47469	298·3	2873·	·45834	·98365	9·630	10·255	10 108
62	·62921	·44400	278·0	2595	·41414	·97014	9·336	9·961	9·810
63	·61690	·41257	258·6	2336·	·36847	·95590	9·034	9·659	9 509
64	·60358	·38014	240·0	2096·	·32139	·94125	8·735	9·360	9·208
65	·58939	·34683	222·2	1874·	·27277	·92594	8·432	9·057	8·907
66	·57392	·31224	205·2	1669·	·22246	·91022	8·132	8·757	8·606
67	·55727	·27648	189·0	1480.	·17026	·89378	7·830	8·455	8·303
68	·53920	·23929	173·5	1306·	·11594	·87665	7·527	8·152	8·000
69	·51983	·20081	158·8	1147·	·05956	·85875	7·223	7·848	7·698
70	·49872	2 16058	144·7	1002·2	3·00087	·84029	6·923	7·548	7·400
71	·47582	·11856	131·4	870·8	2·93992	·82136	6 628	7 253	7·105
72	·45102	·07465	118·8	752·0	·87622	·80159	6 332	6·957	6 811
73	·42406	·02857	106·8	645·2	·80969	·78112	6·041	6·666	6·523

XVIII.—4½ per cent.

D and N Columns from Mr. Davies' Table III, and Value of Annuity quarterly in advance till Death on the lives of Widows and Children,—continued.

Age x.	*log.* l_x Davies' III	*log.* $D_x = l_x v^x$	D_x.	$N_x = D_x + 1$.	*log.* N_x.	*log.* $\frac{N_x}{D_x}$	Value of Annuity $= a_x$.	Value of annuity quarterly in advance $a_x + .625$.	Ditto at mean age $x + \frac{1}{2}$.
							£	£	£
74	3·39463	0·98002	95·50	549·7	2 74013	1·76011	5·756	6·381	6·240
75	·36267	·92895	84·91	464·8	·66727	·73832	5·474	6·099	5·961
76	·32777	·87493	74·98	389·8	·59084	·71591	5·199	5·824	5 689
77	·28981	·81786	65 74	324·1	·51068	·69282	4·930	5·555	5·423
78	·24846	·75739	57·20	266·9	·42635	·66896	4·666	5·291	5·168
79	·20330	·69311	49·33	217·6	·33766	·64455	4·411	5·036	4·914
80	·15381	·62151	42·12	175·5	·24428	·61977	4·167	4·792	4·671
81	·10037	·55195	35·64	139·9	·14582	·59387	3·925	4·550	4·434
82	3·01179	·47425	29·80	110.1	2·04179	56754	3·694	4·319	4·203
83	2 97864	·39199	24·66	85·40	1·93146	·53917	3·463	4·088	3·978
84	·90956	·30379	20·13	65·27	·81171	51092	3·243	3·868	3·758
85	·83506	·21018	16·22	49·05	·69061	·48016	3·023	3·648	3·542
86	·75358	·10958	12·87	36·18	55847	·44889	2·811	3·436	3·329
87	·66558	·00216	10·06	26·12	·41697	·41151	2·597	3·222	3·112
88	·57054	0 88831	7·732	18·389	·26458	·37627	2·378	3·003	2 891
89	·46687	·76552	5·828	12·561	1·09899	·33347	2·155	2·780	2·656
90	·35603	·63556	4 321	8·240	0·91593	0·28037	1·907	2·532	2·393
91	·23553	·49595	3·133	5·107	·70817	·21222	1·630	2·255	2·102
92	2·10037	·34167	2 196	2 011	·46404	·12237	1·325	1·950	1·790
93	1·93952	·16171	1 151	1·4598	0·16435	0·00264	1·006	1·631	1·507
94	·71600	T·91907	·8300	·6298	T·79920	T 88013	·759	1·384	1·268
95	·43136	·61531	·4124	·2174	T·33726	·72195	·527	1·152	1·008
96	1·07918	·24402	·1754	·04196	T·62284	T·37882	·239	·864	·432
97	0·47712	T·62284	·04196						

XIX.—4½ per cent.

D and N Columns from Mr. Davies' Table IV, and Value of Annuity quarterly in advance till Marriage or Death on the lives of Widows and Children.

Age x.	$\log. l_x$ Davies' IV.	$\log. l_x v^x = \log. D_x$.	D_x.	$N_x = D_x + 1 + \ldots$	$\log. N_x$.	$\log \frac{N_x}{D_x}$.	Value of Annuity.	Value of Annuity quarterly in advance $a\,m + 625$	Ditto at mean age $x + \frac{1}{2}$.
							£	£	£
0	4·60509	4·60509	40280·	513178·	5·71027	1·10518	12·740	13·365	13·604
1	·57659	·55747	36097·	477081·	·67859	·12112	13·217	13·842	13·919
2	·55931	·52111	33198·	443883·	·64727	·12616	13·371	13·996	14·007
3	·54649	·48914	30842·	413041·	·61599	·12685	13·392	14·017	13·962
4	·53768	·46121	28921·	381120·	·58417	·12326	13·282	13·907	13·809
5	·53126	·43568	27270·	356850·	·55249	·11681	13·086	13·711	13·583
6	·52635	·41165	25802·	331018·	·51989	·10824	12·830	13·455	13·287
7	·52265	·38884	24482·	306566·	·48653	·09769	12·494	13·119	12·967
8	·51918	·36625	23241·	283325·	·45229	·08604	12·191	12·816	12·636
9	·51606	·34401	22080·	261245·	·41705	·07304	11·832	12·457	12·263
10	·51323	·32207	20993·	240252·	·38066	·05859	11·445	12·070	11·864
11	·51055	·30027	19965·	220287·	·34299	·04272	11·034	11·659	11·442
12	·50790	·27850	18989·	201298·	·30384	·02534	10·601	11·226	10·998
13	·50523	·25672	18060·	183238·	·26302	1·00630	10·146	10·771	10·532
14	·50250	·23487	17174·	166064·	·22027	0·98540	9·669	10·294	10·095
15	·49538	·20864	16167·	149897·	·17580	·96716	9·272	9·897	9·736
16	·48377	·17791	15068·	134834·	·12979	·95188	8·951	9·576	9·456
17	·46753	·14255	13885·	120949·	·08261	·94006	8·711	9 336	9·257
18	·44655	·10246	12661·	108288·	5·03459	·93213	8·553	9·178	9·194
19	·41622	·05301	11298·	96990·	4·98673	·93372	8·585	9·210	9·333
20	·37647	3·99414	9866·	87124·	·94014	·91600	8·831	9·456	9 651
21	·33183	·93039	8519·	78605.	·89545	·96506	9·227	9·852	10·048
22	·28995	·86939	7403·	71202·	·85249	·98310	9·618	10·248	10·421
23	·25181	·81214	6488·	61714·	·81100	0·99886	9·474	10·599	10·785
24	·21500	·75621	5704·	59010·	·77093	1·01472	10·345	10·970	11·139
25	·18127	·70336	5051·	53959·	·73206	·02870	10·683	11·308	11·467
26	·14987	·65285	4496·	49463·	·69428	·04143	11·001	11·626	11·773
27	·12071	·60157	4023·	45440·	·65744	·05287	11·295	11·920	12·060
28	·09321	·55795	3614·	41826·	·62145	·06350	11·574	12·199	12·322
29	·06796	·51359	3263·	38563·	·58617	·07258	11·819	12.444	12 547
30	·04489	·47140	2961·	35602·	·55147	·08007	12·025	12·650	12·737
31	·02358	·43098	2698·	32904·	·51725	·08627	12·198	12·823	12·849
32	4·00350	·39178	2465·	30139·	·48343	·09165	12·350	12·975	13·039
33	3·98466	·35382	2258·	28181·	·44996	·09614	12·478	13·103	13·160
34	·96666	·31671	2074·	26107·	·41676	·10005	12·591	13·216	13·268
35	·94949	·28042	1907·	24200·	·38382	·10340	12·688	13·313	13·352
36	·93318	·24499	1758·	22442·	·35106	·10607	12·766	13·391	13·422
37	·91761	·21031	1623·	20819·	·31846	·10815	12·828	13·453	13·472
38	·90293	·17651	1501·	19318·	·28596	·10945	12·866	13·491	13·500
39	·88902	·14348	1391·	17927·	·25351	·11003	12·883	13·508	13·502
40	·87604	·11139	1292·	16635·	·22102	·10963	12·872	13·497	13·479
41	·86380	·08003	1202·	15433·	·18845	·10842	12·836	13·461	13·428
42	·85236	·04948	1121·	14312·	·15570	·10622	12·771	13·396	13·355
43	·84130	·01930	1045·	13267·	·12277	·10347	12·690	13·315	13·266
44	·83059	2·98947	976·0	12291·	·08959	·10012	12·593	13·218	13·160
45	·82020	·95997	911·9	11379·	·05610	·09613	12·478	13·103	13·037
46	·81010	·93075	852·6	10526·	4·02226	·09151	12·346	12·971	12·901
47	·79996	·90149	797·1	9729·	3·98807	·08658	12·206	12·831	12·760
48	·78951	·87193	744·6	8984·	·95347	·08154	12·065	12·690	12·622
49	·77859	·84189	694·8	8289·	·91850	·07661	11·929	12·554	12·491
50	·76701	·81120	647·4	7642·	·88321	·07201	11·803	12·428	12·372
51	·75465	·77972	602·2	7040·	·84757	·06785	11·691	12·316	12·250
52	·74265	74860	560·5	6479·	·81151	·06291	11·559	12·184	12·111
53	·73078	·71762	521·9	5957·	·77503	·05741	11·413	12·038	11·959
54	·71900	·68672	486·1	5471·	·73807	·05135	11·255	11·880	11·792
55	·70740	·65600	452·9	5018·	·70053	·04453	11·080	11·705	11·606

XIX.—4½ per cent.

D and N Columns from Mr. Davies' Table IV, and Value of Annuity quarterly in advance till Marriage or Death on the lives of Widows and Children,—continued.

Age x.	$\log. l_x$ Davies' IV.	$\log. l_x \, {}^{x}_{v} = \log. Dm_x$.	D_x.	$N_x = D_x + 1 + ..$	$\log. N_x$.	$\log. \frac{Nx}{D_x}$.	Value of Annuity.	Value of Annuity quarterly in advance $a\,m + .625$	Ditto at mean age $x + \frac{1}{2}$.
							£	£	£
56	3·69618	2·62567	422·3	4596·	3·66238	1·03671	10·882	11·507	11·396
57	·68529	·59566	394·1	4202·	·62346	·02780	10·661	11 286	11·168
58	·67431	·56557	367·8	3834·	·58365	·01808	10·425	11·050	10·921
59	·66332	·53546	343·1	3491·	·54295	1·00749	10·174	10·799	10·667
60	·65205	·50507	319·9	3171·	·50120	0·99613	9 911	10·536	10·395
61	·64078	·47469	298·3	2873·	·45834	·98365	9·630	10·255	10·108
62	·62921	·44400	278·0	2595·	·41414	·97014	9·336	9·961	9·810
63	·61690	·41257	258·6	2336·	·36847	·95590	9·034	9·659	9·509
64	·60358	·38014	240·0	2096·	·32139	·94125	8·735	9·360	9·208
65	·58939	·34683	222·2	1874·	·27277	·92594	8·432	9·057	8 907
66	·57392	·31224	205·2	1669·	·22246	·91022	8 132	8·757	8·606
67	·55727	·27648	189·0	1480·	·17026	·89378	7 830	8·455	8·303
68	·53920	·23929	173·5	1306·	·11594	·87665	7·527	8·152	8·000
69	·51983	·20081	158·8	1147·	·05956	·85875	7·223	7 848	7·698
70	·49872	·16058	144·7	1002·2	3 00087	·84029	6 923	7·548	7·400
71	·47582	·11856	131·4	870·8	2·93992	·82136	6·628	7·253	7·105
72	·45102	·07465	118·8	752·0	·87622	·80159	6·332	6·957	6·811
73	·42406	·02857	106·8	645·2	·80969	·78112	6·041	6·666	6·523
74	·39463	1·98002	95·50	549·7	·74013	·76011	5·756	6·381	6 240
75	·36267	·92895	84·91	464·8	·66727	·73832	5 474	6·099	5·961
76	·32777	·87493	74·98	389 8	·59084	·71591	5 199	5 824	5·689
77	·28981	·81786	65·74	324 1	·51068	·69282	4 930	5·555	5·423
78	·24846	75739	57·20	266·9	·42635	·66896	4 666	5 291	5 163
79	·20330	·69311	49·33	217 6	·33766	·64455	4·411	5·036	1·911
80	·15381	·62151	42 12	175·5	·24128	·61977	4·167	4 792	4 671
81	·10037	·55195	35·64	139·9	·14582	59387	3·925	4·550	4·434
82	3·04179	·47425	29·80	110·1	2·04179	·56754	3 694	4·319	4·203
83	2·97864	·39199	24 66	85·40	1·93146	·53947	3·463	4·088	3·978
84	·90956	·30379	20·13	65·27	·81471	·51092	3·213	3·868	3·758
85	·83506	·21018	16·22	49 05	·69064	·48046	3·023	3·318	3 512
86	·75358	·10958	12·87	36·18	·55847	·44889	2·811	3 186	3·329
87	·66558	·00246	10 06	26·12	·41697	·41151	2·597	3·222	3 112
88	·57054	0·88831	7·732	18·39	·26458	·37627	2·378	3 003	2·891
89	·46687	·76552	5·828	12·56	1·09899	·33317	2·155	2 780	2 656
90	·35603	·63556	4·321	8·240	0·91593	·28037	1·907	2 532	2 393
91	·23553	·49595	3·133	5 107	·70817	·21222	1·630	2·255	2 102
92	2·10037	·34167	2·196	2 911	·46404	·12237	1·325	1·950	1·790
93	1·93952	·16171	1·451	1·460	0·16495	0·00264	1·006	1·631	1 507
94	·71600	T·91907	·8300	·6298	T·79920	T·88013	·759	1·384	1·268
95	·43136	·61531	·4124	·2174	T·33726	·72195	·527	1·152	1·008
96	1·07918	·24402	·1754	·04196	$\bar{2}$·62284	·37882	·239	·864	·432
97	0 47712	$\bar{2}$ 62284	·04196						

XX.—4½ per cent.

Value of Annuity quarterly in advance till Marriage or Death, and reducible to one-half from Marriage till Death.

Age. x.	Value of half Annuity till death.	Value of half Annuity till marriage or death.	Total Value reducible to half on re marriage	Ditto at mean age $x+\frac{1}{8}$.	*log.* of ditto.
	£	£	£	£	
13	9·074	5 386	14·460	14·316	1·15582
14	9·026	5·147	14·173	14·049	·14765
15	8·976	4·949	13·925	13·819	·14048
16	8·925	4 788	13·713	13·628	·13443
17	8·875	4·668	13·543	13·480	·12969
18	8·828	4·589	13·417	13·402	·12717
19	8·782	4·605	13·387	13·426	·12795
20	8·736	4·728	13·464	13·540	·13162
21	8·689	4·926	13·615	13·690	·13640
22	8·643	5·122	13·765	13·830	·14082
23	8·594	5·300	13 894	13·962	·14495
24	8·545	5·485	14·030	14·091	·14894
25	8·497	5·654	14·151	14·205	·15244
26	8·446	5 813	14·259	14 306	·15552
27	8·393	5·960	14 353	14·397	·15827
28	8·340	6·100	14·440	14·474	·16059
29	8·286	6 222	14·508	14·532	·16233
30	8·230	6 325	14·555	14·570	·16316
31	8·172	6·412	14·584	14·592	·16411
32	8·111	6·488	14·599	14·603	·16444
33	8·054	6·552	14·606	14·603	·16444
34	7·991	6·608	14·599	14·590	·16406
35	7·926	6·656	14·582	14·568	·16310
36	7·859	6 696	14·555	14·536	·16244
37	7·790	6·727	14·517	14·488	·16100
38	7·713	6·746	14·459	14·428	·15920
39	7·613	6·754	14·397	14·354	·15691
40	7·563	6·749	14·312	14·262	·15418
41	7·482	6 731	14·213	14·153	·15085
42	7·396	6·698	14·094	14·029	·14703
43	7·307	6·658	13·965	13·894	·14283
44	7·215	6·609	13·824	13·747	·13821
45	7·119	6·552	13 671	13·588	·13316
46	7·020	6·486	13·506	13·419	·12772
47	6·916	6·416	13·332	13·243	·12199
48	6·809	6·345	13·154	13·064	·11608
49	6·698	6·277	12·975	12·886	·10911
50	6·584	6·214	12·798	12·711	·10418

XX.—4½ per cent.

Value of Annuity quarterly in advance till Marriage or Death, and reducible to one-half from Marriage till Death,—continued.

Age x	Value of half Annuity till death	Value of half Annuity till marriage or death	Total Value reducible to half on marriage	Ditto at mean age $x + \frac{1}{2}$	*log* of ditto
	£	£	£	£	
51	6 467	6 158	12 625	12 331	1 09799
52	6 345	6 092	12 437	12 337	09121
53	6 219	6 019	12 238	12 135	08404
54	6 092	5 940	12 032	11 922	07635
55	5 960	5 853	11 813	11 696	06804
56	5 826	5 754	11 580	11 457	05907
57	5 691	5 643	11 334	11 206	04945
58	5 554	5 525	11 079	10 946	03926
59	5 414	5 400	10 814	10 677	02845
60	5 273	5 268	10 541	10 398	01695
61	5 128	5 127	10 255	10 108	1 00467
62	4 981	4 980	9 961	9 810	0 99167
63	4 830	4 829	9 659	9·509	97813
64	4 680	4 680	9 360	9 208	·96417
65	4 529	4 528	9 057	8 907	94973
66	4 379	4 378	8 757	8 606	93480
67	4·228	4 227	8 455	8 303	·91924
68	4 076	4 076	8·152	8·000	90309
69	3 924	3 924	7 848	7·698	88638
70	3 774	3 774	7 548	7 400	86923
71	3 627	3 626	7 253	7 105	·85156
72	3 479	3 478	6 957	6 811	83321
73	3 333	3 333	6 666	6 523	81445
74	3 191	3 190	6 381	6 240	79518
75	3 050	3 049	6 099	5 961	77532
76	2 912	2 912	5 824	5 689	75504
77	2 778	2 777	5 555	5 423	73424
78	2 646	2 645	5 291	5 163	71290
79	2 518	2 518	5 036	4 914	69114
80	2 396	2 396	4 792	4 671	66941
81	2 275	2 275	4 550	4 434	64680
82	2 160	2 159	4 319	4 203	62356
83	2 044	2 044	4 088	3 978	59966

XXI.—(Table No. 20).—4½ per cent.

Sons' Benefits—Value of a Temporary Annuity on the lives of Sons from ages 0 to 21, also the value of deferred Temporary Annuities till age 21, payable quarterly in advance, commencing at ages, 5, 8, and 11 (and the total value of Annuities), payable quarterly in advance to fatherless Sons deduced at above rate of interest from Mr. Davies' Table of Mortality III.

Age x.	Value of Annuity till age 21	Value of Annuity from age 5 till 21	Value of Annuity from age 8 till 21	Value of Annlity from age 11 to 21.	Value of £30 per annum till age 21.	Value of £30 per annum from age 5 to 21,	Value of £20 per annum from age 8 till 21	Value of £20 per annum from age 11 till 21	Total value of £100 per annum till 21.	Ditto at myan age $x + \frac{1}{2}$.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	£	£	£	£	£	£	£	£	£	£
0	11·526	7·436	5·545	3·925	345·78	223·08	110·90	78·50	758·26	786·10
1	11·788	8·298	6·188	4·380	353·64	248·94	123·76	87·60	813·94	832·68
2	11·736	9·002	6·713	4·751	352·08	270·06	134·26	95·02	851·42	868·25
3	11·586	9·690	7·226	5·114	347·58	290·70	144·52	102·28	885·08	898·85
4	11·314	10·333	7·706	5·454	339·42	309 99	154·12	109·08	912·61	924·64
5	10·959		8·172	5·784	328·77	328·77	163·11	115·68	936·66	932·27
6	10·548		8·637	6·113	316 11	316·44	172·74	122·26	927·88	921·92
7	10·084		9·103	6·443	302·52	302·52	182·06	128·86	915·96	909·41
8	9·589			6·787	287·67	287·67	191·78	135·74	902·86	885·27
9	9·060			7·141	271·80	271·80	181·20	142·88	867·68	848·82
10	8·496			7·514	254·88	254·88	169·92	150·28	829·96	810·03
11	7·901				237·03	237·03	158·02	158·02	790·10	758·80
12	7·275				218·25	218·25	145·50	145·50	727·50	694·60
13	6·617				198·51	198·51	132·34	132·34	661·70	627·25
14	5·928				177·84	177·84	118·56	118·56	592·80	556·40
15	5·200				156·00	156·00	104·00	104·00	520·00	481·90
16	4 438				133·14	133·14	88 76	88 76	443·80	403·80
17	3·638				109·14	109·14	72·76	72·76	363·80	321·75
18	2 797				83·91	83·91	55·94	55·94	279·70	235·50
19	1·913				57·39	57·39	38·26	38 26	191·30	144·70
20	·981				29·43	29·43	19·62	19·62	98·10	49·05

XXII.—(Table No 21).—4½ per cent.

Daughters' Benefits—Value of an Annuity payable quarterly in advance till Marriage or Death, also the value of similar deferred Annuities, commencing at ages 5, 8, *and* 11, *and the total values of Benefits to Fatherless Daughters, exclusive of the Marriage portion of* £300.

Age x	Value of Annuity till Marriage or Death	Value of Annuity till Marriage or death to commence at			Value of £30 a year till death or marriage	Value of £30 a year till death or marriage from age 5	Value of £20 a year till death or marriage from age 8	Value of £20 a year till death or marriage from age 11	Total Value £100 a year	Ditto at mean age $x+\frac{1}{2}$
		Age 5	Age 8	Age 11						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	£	£	£	£	£	£	£	£	£	£
0	13 365	9 282	7 395	5 779	400 95	278 46	147 90	115 58	942 89	981 45
1	13·842	10 358	8 251	6 449	415 26	310 74	165 02	128 98	1020·00	1048 73
2	13 996	11 263	8 972	7 012	419 88	337 89	179 44	140 24	1077 45	1102 87
3	11 017	12 123	9 657	7 547	420 51	363 69	193 14	150 94	1128 28	1150 15
4	13 907	12 928	10 299	8 049	417 21	387 84	205 98	160 98	1172 01	1191 92
5	13 711		10 922	8 536	411 33	411 33	218 44	170 72	1211 82	1215 22
6	13 455		11 514	9 022	403 65	403 65	230 88	180 44	1218 62	1219 00
7	13 119		12 166	9 508	393 57	393 57	243 32	190 16	1220 62	1223 11
8	12 816			10 016	384 48	384 48	256 32	200 32	1225 60	1216 50
9	12·457			10 542	373 71	373 71	249 14	210 84	1207 40	1197 38
10	12 070			11 088	362 10	362 10	241 40	221 76	1187 36	1176 63

XXII.—(Table No. 21).—4½ per cent.—Contd.

Daughters' Benefits—Value of an Annuity payable quarterly in advance till Marriage or Death, also the value of similar deferred Annuities, commencing at ages, 5, 8, *and* 11, *and the total values of Benefits to Fatherless Daughters, exclusive of the Marriage portion of* £300.

Age x.	Value of Annuity till marriage or death.	Value of £100 Annuity.	Ditto at mean age $x + \frac{1}{2}$.	Age x.	Value of Annuity till marriage or death.	Value of £100 Annuity.	Ditto at mean age $x + \frac{1}{2}$.
	£	£	£		£	£	£
11	11·659	1165·9	1144·2	62	9·961	996·1	981·0
12	11·226	1122 6	1099·8	63	9 659	965·9	950·9
13	10·771	1077·1	1053·2	64	9·360	936·0	920·8
14	10·294	1029·4	1009·5	65	9·057	905·7	890·7
15	9·897	989 7	973·6	66	8·757	875·7	860 6
16	9·576	957·6	945·6	67	8·455	845·5	830·3
17	9·336	933·6	925·7	68	8·152	815·2	800·0
18	9·178	917·8	919·4	69	7·848	784·8	769·8
19	9·210	921·0	933·3	70	7 548	754·8	740·0
20	9·456	945·6	965 4	71	7·253	725·3	710·5
21	9 852	985·2	1004 8	72	6·957	695·7	681·1
22	10 243	1024·3	1012·1	73	6·666	666·6	652·3
23	10·599	1059·9	1078·5	74	6·381	638·1	624·0
24	10·970	1097 0	1113 9	75	6 099	609·9	596·1
25	11·308	1130·8	1146·7	76	5·824	582·4	568·9
26	11·626	1162·6	1177 3	77	5·555	555·5	542·3
27	11·920	1192 0	1206·0	78	5·291	529·1	516·3
28	12·199	1219·9	1232·2	79	5 036	503·6	491·4
29	12·444	1244·4	1254·7	80	4·792	479·2	467·1
30	12·650	1265·0	1273 7	81	4·550	455·0	443·5
31	12·823	1282·3	1289·9	82	4 319	431·9	420·3
32	12 975	1297·5	1303·9	83	4·088	408·8	397·8
33	13 103	1310·3	1316 0	84	3 868	386·8	375·8
34	13 216	1321·6	1326·5	85	3·618	364·8	354·2
35	13·313	1331 3	1335 2	86	3 436	343·6	332·9
36	13 391	1339·1	1342·2	87	3 222	322·2	311·2
37	13 453	1345·3	1347 2	88	3·003	300·3	289·1
38	13·491	1349·1	1350·0	89	2·780	278·0	265·6
39	13·508	1350·8	1350·2	90	2·532	253·2	239·3
40	13·497	1349·7	1347 9	91	2 255	225·5	210·2
41	13·461	1346 I	1342 8	92	1·950	195·0	179·0
42	13 396	1339 6	1335 5	93	1·631	163·1	150·7
43	13·315	1331·5	1326·6	94	1·384	138·4	126·8
44	13 218	1321·8	1316 0	95	1 152	1152·	100·8
45	13 103	1310·3	1303 7	96	864	86·4	43·2
46	12·971	1297·1	1290·1				
47	12·831	1283·1	1276 0				
48	12·690	1269·0	1262·2				
49	12·554	1255 4	1249·1				
50	12 428	1242 8	1237·2				
51	12·316	1231 6	1225 0				
52	12·184	1218·4	1211·1				
53	12·038	1208·8	1195·9				
54	11 880	1188·0	1179·2				
55	11 705	1170·5	116 0·6				
56	11·507	1150 7	1139·6				
57	11 286	1128·6	1116·8				
58	11·050	1105·0	1092·4				
59	10·799	1079·9	1066·7				
60	10·536	1053·6	1039·5				
61	10·255	1025·5	1010·8				

XXIII.—(Table No. 22).—4½ per cent.

Value at every age, from birth to 60, of a marriage portion of £300 payable at marriage (deduced from Mr. Davies' Table IV).

Age x.	log. $\left(\frac{1}{1\cdot045}x.\frac{1}{1\cdot0225}\right)$	Ditto + log. of number married from Table XXII	Natural Number of ditto.	K Sum of ditto from age x inclusive.	log of ditto	log. $\frac{K_x}{D_x}$.	Value of £1 at marriage.	Ditto at age $x+\frac{1}{2}$.	Value of £300 at age $x+\frac{1}{2}$
							£	£	£
0						T·28954	·1948	·2061	61·83
1						·33716	·2174	·2269	68 07
2						·37352	·2363	·2454	73·62
3						·40549	·2544	·2629	78·87
4						·43342	·2713	·2795	83 85
5						·45895	·2877	·2959	88·77
6						·48298	·3041	·3123	93·69
7						·50579	·3205	·3291	98 73
8						·52838	·3376	·3465	103·95
9						·55062	·3553	·3645	109·35
10						·57256	·3737	·3834	115·02
11						·59436	·3930	·4031	120·93
12						·61613	·4132	·4238	127·14
13						·63791	·4344	·4456	133 68
14	T·72271	2·22514	180·0	7845·6	3·89463	T·65976	·4568	·4655	139·65
15	·70360	·49878	315·3	7665·6	·88455	·67591	·4741	·4811	144·33
16	·68448	·64543	442·0	7350 3	·86631	·68840	·4880	·4928	147·84
17	·66536	·73503	543·3	6908·3	·83937	·69682	·4975	·5001	150·03
18	·64625	·87104	743·1	6365·0	·80380	·70134	·5027	·5001	150 03
19	·62713	·94644	884 0	5621·9	·74988	·69687	·4976	·4889	146·67
20	·60801	·93863	868·2	4737·9	·67559	·68145	·4802	·4672	140·16
21	·58890	·84514	700·1	3869·7	·58768	·65729	·4542	·4412	132·36
22	·56978	·74063	550·3	3169 6	·50100	·63161	·4282	·4159	124·77
23	·55067	·66561	463·0	2619·3	·41819	·60605	·4037	·3908	117·24
24	·53155	·56618	368·3	2156·3	·33371	·57750	·3780	·3660	109·80
25	·51243	·47904	301·3	1788·0	·25237	·54901	·3540	·3423	102·69
26	·49332	·39150	246·3	1486·7	·17222	·51937	·3307	·3195	95·85
27	·47420	·31116	204·7	1240·4	09356	·48899	·3083	·2974	89·22
28	·45508	·22075	166·3	1035·7	3·01523	·45728	·2866	·2765	82·95
29	·43597	·12705	134·0	869·37	2·93920	·42561	·2665	·2574	77·22
30	·41685	·04113	109·9	735·37	·86651	·39511	·2484	·2401	72·03
31	·39774	1·96594	92 46	625·47	·79621	·36523	·2319	2241	67·23
32	·37862	·88782	77·24	533·01	·72674	·33496	·2163	·2090	62·70
33	·35950	·82190	66·36	455·77	·65875	·30493	·2018	·1948	58·44
34	·34038	·75368	56·71	389·41	·59041	·27370	·1878	·1811	54·33
35	·32127	·68488	48·40	332·70	·52205	·24163	·1744	·1680	50·40
36	·30215	·61602	41·31	284·30	·45378	·20879	·1617	·1557	46·71

XXIII.—(Table No. 22).—4½ per cent.

Value at every age from birth to 60, *of a marriage portion of* £300 *payable at marriage (deduced from Mr. Davies' Table IV)*,—continued.

Age x.	*log.* $\left(\frac{1}{1{\cdot}045^x}\cdot\frac{1}{1{\cdot}0225}\right)$	Ditto + *log.* of number married from Table XXII.	Natural Number of ditto.	K Sum of ditto from age x inclusive.	*log.* of ditto.	*log.* $\frac{K_x}{D_x}$	Value of £1 at marriage.	Ditto at age $x+\frac{1}{2}$.	Value of £300 at age $x+\frac{1}{2}$.
							£	£	£
37	$\bar{1}$·28304	1·54311	34·92	242·99	2·38559	$\bar{1}$·17528	·1497	·1441	43·23
38	·26392	·46804	29·38	208·07	·31821	·14170	·1386	·1335	40·05
39	·24480	·38781	24·42	178·69	·25210	·10862	·1284	·1239	37·17
40	·22569	·30487	20·18	154·27	·18828	·07689	·1194	·1154	34·62
41	·20657	·21517	16·41	134·09	·12740	·04737	·1115	·1082	32·46
42	·18746	·15594	14·32	117·68	·07070	$\bar{1}$·02122	·1050	·10193	30·58
43	·16834	·08742	12·23	103·36	·01435	$\bar{2}$·99505	·09887	·09612	28·84
44	·14922	1·01845	10·43	91·133	1·95968	·97021	·09337	·09093	27·28
45	·13011	0·94965	8·905	80·703	·90689	·94692	·08850	·08635	25·91
46	·11099	·92390	8·393	71·798	·85611	·92536	·08421	·08188	24·56
47	·09187	·89121	7·784	63·405	·80212	·90063	·07955	·07712	23·14
48	·07276	·90527	8·040	55·621	·74524	·87331	·07470	·07159	21·48
49	·05364	·91097	8·147	47·581	·67743	·83554	·06848	·06469	19·41
50	·03453	·91534	8·229	39·434	·59587	·78467	·06091	·05636	16·91
51	·01541	·84792	7·046	31·205	·49422	·71450	·05182	·04746	14·24
52	$\bar{2}$·99629	·78162	6·048	24·159	·38308	·63448	·04310	·03890	11·67
53	·97718	·70957	5·124	18·111	·25794	·54032	·03470	·03071	9·21
54	·95806	·63016	4·267	12·987	1·11351	·42679	·02672	·02298	6·89
55	·93894	·49524	3·128	8·720	0·94052	·28452	·01925	·01624	4·87
56	·91983	·31777	2·079	5·592	·74757	$\bar{2}$·12190	·01324	·01107	
57	·90071	·17946	1·512	3·513	·54568	$\bar{3}$·95002	·00891	·00717	
58	·88160	·02773	1·066	2·001	0·30125	·73568	·00544	·00408	
59	·86248	$\bar{1}$·81672	·6557	·9346	$\bar{1}$·97063	$\bar{3}$·43517	·00272		
60	·84336	·44542	·2789	·2789	$\bar{1}$·44542	$\bar{2}$·94035	·00087		

XXIV.—4½ per cent.

Total Value of Benefits to Fatherless Daughters, including Donation of £300 *on Marriage.*

Age x.	Value of Annuity at age $x + \frac{1}{2}$.	Value of marriage donation of £300 at age $x + \frac{1}{2}$.	Total value of Benefits.	*log.* of ditto.
	£	£	£	
0	981·45	61·83	1043·3	3·01841
1	1048·73	68·07	1116·8	·04798
2	1102·87	73·62	1176·5	·07059
3	1150·15	78·87	1229·0	·08955
4	1191·92	83·85	1275·8	·10578
5	1215·22	88·77	1304·0	·11528
6	1219·00	93·69	1312·7	·11817
7	1223·11	98·73	1321·8	·12117
8	1216·50	103·95	1320·5	·12074
9	1197·38	109·35	1306 7	·11618
10	1176 63	115·02	1291·7	·11116
11	1144·2	120·93	1265·1	·10212
12	1099·8	127·14	1226·9	·08881
13	1053·2	133·68	1186·9	·07 141
14	1009·5	139·65	1149·2	·06040
15	973·6	144·33	1117·9	·04840
16	945·6	147·84	1093·4	·03878
17	925 7	150·03	1075·7	·03169
18	919·4	150·03	1069·4	·02914
19	933·3	146·67	1080·0	·03342
20	965·4	140·16	1105·6	·04360
21	1001·8	132·36	1137·2	··05584
22	1042·1	124·77	1166·9	·06703
23	1078·5	117·24	1195·7	·07762
24	1113·9	109·80	1223·7	·08768
25	1146·7	102·69	1249·4	·09670
26	1177·3	95·85	1273·2	·10490
27	1206·0	89·22	1295·2	·11234
28	1232·2	82·95	1315·2	·11899
29	1254·7	77·22	1331·9	·12447
30	1273·7	72·03	1345·7	·12895
31	1289·9	67·23	1357 1	·13261
32	1303·9	62·70	1366·6	·13564
33	1316 0	58 44	1374·4	·13811
34	1326·5	54·33	1380·8	·14013
35	1335·2	50·40	1385·6	·14164
36	1342·2	46·71	1388·9	·14267
37	1347·2	43·23	1390·4	·14314
38	1350·0	40·05	1390·1	·14305
39	1350 2	37·17	1387·4	·14220
40	1347·9	34 62	1382·5	·14067
41	1342·8	32·46	1375·3	·13840
42	1335·5	30·58	1366·1	·13548
43	1326·6	28·84	1355·4	·13207
44	1316·0	27·28	1343·3	·12817
45	1303·7	25·91	1329·6	·12372
46	1290·1	24·56	1314 7	·11883
47	1276·0	23·14	1299·1	·11364
48	1262·2	21·48	1283·7	·10846
49	1249·1	19·41	1268·5	·10329
50	1237·2	16·91	1254 1	·09833
51	1225·0	14·24	1239·2	·09314
52	1211·1	11·67	1222·8	·08736
53	1195 9	9·21	1205·1	08102
54	1179·2	6·89	1186·1	·07 112
55	1160·6	4·87	1165·5	·06651

XXV.—(Table No. 19).—4½ per cent.

Value of Contingent Reversionary Pensions to Wives whose Husbands are living payable quarterly in advance till Death, but reducible to one-half on remarriage, deduced from Table No. XVII (A) and Mr. Davies' Table III—(the Husband being assumed seven years older than the Wife).

Ages $x+7$ x.	$log.\ D_x + log.\ l_x + 7$ by Table XVII (A).	$D_x + x + 7 + 1000$.	$log.\ P_x + \frac{1}{2}$ value of Pension of £1.	$log.\ d_x + 7$ by Table XVII A.	$log.\ D_x + log.\ d_x + 7 + log.\ P_x + \frac{1}{2}$.	Natural Number of ditto ÷ 1000.	K_x.	$log.$ of ditto.	$log.\ \frac{K_x}{D_x, x+7}$.	Value of Reversionary Annuity of £1.	Ditto at mean age $x + \frac{1}{2}$.
			£							£	£
20 13	7·61509	41218·	1·15582	2 20140	7 00984	10229·	156962·	8·19579	0·58070	3 808	3 809
21 14	·58566	38518·	·14765	·19912	6·97154	9365 7	146733·	·16652	·58086	3·809	3 813
22 15	·55621	35993·	·14048	·18469	·93407	8591·5	137367·	·13789	·58168	3 817	3 824
23 16	·52669	33627·	·13443	·17898	·90037	7950·1	129775·	·10985	·58316	3·830	3·839
24 17	·49694	31401·	·12969	·17319	·86771	7374 1	120825·	·08217	·58523	3·848	3 860
25 18	·46695	29306·	·12717	·16435	·83398	6823·1	113451·	·05480	·58785	3·871	3 886
26 19	·43675	27337·	·12705	·16137	·80920	6444 7	106628·	·02788	·59113	3·901	3 916
27 20	·40642	25493·	·13162	·15229	·78113	6041·3	100183·	·00078	·59436	3 930	3 946
28 21	·37596	23766·	·13640	·14613	·75606	5714·3	94142·	7·97378	·59782	3·961	3·977
29 22	·34536	22149·	·14082	·13988	·73224	5398·1	88428·	·94659	·60123	3·992	4 008
30 23	·31473	20641·	·14495	13033	·70390	5057·1	83030·	·91924	·60451	4·023	4 039
31 24	·28400	19231·	·14894	·13354	·68908	4876·2	77973·	·89194	·60794	4 055	4 069
32 25	·25291	17904·	·15244	·13354	·66841	4660 3	73097·	·86390	·61096	4·083	4 095
33 26	·22172	16662·	·15552	·13354	·64829	4449 3	68437·	·83529	·61357	4·107	4 118
34 27	·19031	15499·	·15827	·13033	·62457	4212 8	63988·	·80610	·61579	4 129	4 139
35 28	·15857	14407·	·16059	·13354	·60669	4042 9	59775·	·77652	·61795	4·149	4 156
36 29	·12666	13386·	·16233	·13033	·58177	3817·4	55732·	·74610	·61944	4·163	4 170
37 30	·09446	12430·	·16346	·13033	·55934	3625 3	51915·	·71529	·62083	4·177	4 182
38 31	·06209	11537·	·16411	·13033	·53639	3438·7	48290·	·68386	·62177	4 186	4·188
39 32	·02955	10704·	·16444	·12710	·50990	3235·2	44851·	·65177	·62222	4·190	4 193
40 33	6·99645	9918·6	·16441	·13033	·48916	3084·3	41616·	·61926	·62281	4·196	4 195
41 34	·96326	9188·9	·16406	·11727	·45184	2830·3	38532·	·58582	·62256	4 193	4 194
42 35	·93005	8512·4	·16340	·10721	·41718	2613 2	35702·	·55269	·62264	4·194	4 195
43 36	·89681	7885·2	·16244	·09691	·38193	2409·5	33089·	·51908	·62287	4·196	4 199
44 37	·86348	7302·6	·16100	·08279	·34226	2199·2	30679·	·48684	·62336	4·201	4 206
45 38	·83014	6763·0	·15920	·07918	·31268	2051·4	28480·	·45454	·62440	4·211	4 216
46 39	·79673	6262 2	·15697	·06446	·27149	1868·5	26426·	·42203	·62530	4·220	4 227
47 40	·76339	5799·5	·15418	·05308	·23311	1710·5	24557·	·39018	·62679	4·234	4 245
48 41	·72990	5369·1	·15085	·04532	·19766	1576·4	22846·	·35891	·62891	4·255	4·267
49 42	·69641	4970·6	·14703	·03342	·15753	1437·3	21270·	·32777	·63136	4·279	4 295
50 43	·66288	4601·3	·14283	·02531	·12073	1320·5	19833·	·29739	·63451	4 310	4·329
51 44	·62921	4258·0	·13821	·03342	·09959	1257·7	18513·	·26748	·63827	4·348	4 366
52 45	·59504	3935·9	·13316	·04532	·08175	1207·1	17255·	·23692	·64188	4·384	4 401
53 46	·56027	3639·0	12772	·05090	06305	1156·2	16048·	·20542	·64515	4 417	4 432
54 47	·52492	3349·0	12199	·06819	·04368	1105 8	14892·	17295	·64803	4·447	4 460
55 48	·48896	3062 2	·11608	·07555	·01998	1047·1	13786·	·13944	·65058	4 473	4 485

XXV.—(Table No. 19.)—4½ per cent.

Value of Contingent Reversionary Pensions to Wives whose Husbands are living, payable quarterly in advance till Death, but reducible to one-half on remarriage, deduced from Table No. XVII (A) and Mr. Davies' Table III—(the Husband being assumed seven years older than the Wife),—continued.

Age $x+7$ x.	$\log. D_x + \log. l_{x+7}$ by Table XVII (A).	$D_{x+7} + 1000$.	$\log. P_x + \frac{1}{4}$ value of Pension of £1.	$\log. d_{x+7} + \log. P_{x+\frac{1}{4}}$ by Table XVII A.	$\log. D_x + \log. d_{x+7} + \log. P_{x+\frac{1}{4}}$.	Natural Number of ditto + 1000.	K_x.	$\log.$ of ditto.	$\log. \frac{K_x}{D_{x+7}}$.	Value of Reversionary Annuity of £1.	Ditto at mean age $x+\frac{1}{2}$.
			£							£	£
56 49	6·45218	2832·6	1·10911	2·06279	5·99501	988·58	12739·	7·10514	0·65296	4·497	4·510
57 50	·41468	2598·2	·10418	·06342	·97523	944·56	11750·	·07004	·65536	4·522	4·532
58 51	·37633	2378·6	·09799	·10037	·95024	891·74	10805·	·03362	·65729	4·542	4·552
59 52	·33721	2173·8	·09121	·11059	·92774	846·72	9913·7	6·99624	·65903	4·561	4·567
60 53	·29724	1982·6	·08404	·11394	·89781	790·34	9067·0	·95746	·66022	4·573	4·581
61 54	·25612	1803·5	·07635	·12385	·87344	747·21	8276·7	·91786	·66174	4·589	4·595
62 55	·21389	1636·4	·06804	·13673	·85120	709·91	7529·5	·87677	·66278	4·600	4·605
63 56	·17018	1479·7	·05907	·14922	·82744	672·11	6819·6	·83376	·66358	4·609	4·610
64 57	·12487	1333·1	·04945	·15534	·79613	625·36	6147·5	·78870	·66383	4·611	4·613
65 58	·07789	1196·4	·03926	·16732	·76957	588·26	5522·1	·74210	·66421	4·615	4·614
66 59	·02918	1069·5	·02845	·17026	·73285	540·57	4933·8	·69318	·66400	4·613	4·614
67 60	5·97850	951·90	·01695	·17898	·70062	501·90	4393·2	·64278	·66419	4·615	4·614
68 61	·92608	843·49	1·00467	·17898	·65834	455·34	3891·3	·59009	·66401	4·613	4·617
69 62	·87142	743·74	0·99167	·18469	·62036	417·22	3436·0	·53605	·66463	4·620	4·624
70 63	·81446	652 32	·97813	·18469	·57539	376·18	3018·8	·47983	·66537	4·628	4·638
71 64	·75483	568·63	·96417	·20683	·55114	355·75	2642·6	·42203	·66720	4·647	4·653
72 65	·69094	490·84	·94973	·22789	·52445	334·54	2286·8	·35923	·66829	4·659	4·661
73 66	·62193	418·73	·93480	·24055	·48759	307·32	1952·3	·29055	·66962	4·663	4·664
74 67	·54740	352·70	·91924	·25285	·44857	301·00	1645·0	·21617	·66877	4·664	4·628
75 68	·46652	292·77	·90309	·25527	·39765	249·83	1344·0	·12840	·66188	4·591	4·582
76 69	·37879	239·22	·88638	·26007	·34726	222·46	1094·2	·03910	·66031	4·574	4·559
77 70	·28294	191·64	·86923	·25042	·28023	190·65	871·70	5·94037	·65743	4·544	4·532
78 71	·17809	150·69	·85156	·23805	·20817	161·50	681·05	·83318	·65509	4·520	4·506
79 72	·06314	115·65	·83321	·21748	·12534	133·46	519·55	·71563	·65249	4·493	4·480
80 73	4·93661	86·419	·81445	·19469	·02771	106·59	386·09	·58669	·65008	4·468	4·465
81 74	·79681	62·634	·79518	·16732	4·94252	87·603	279·50	·44638	·64957	4·462	4·451
82 75	·63571	43·223	·77532	·12710	·83137	67·822	191·90	·28308	·64737	4·440	4·429
83 76	·44939	28·080	·75504	·06819	·69816	49·907	124·08	·09370	·64531	4·419	4·399
84 77	·22885	16·938	·73424	1·97772	·52962	33·870	74·173	4·87025	·64140	4·379	4·355
85 78	3·96868	9 3042	·71290	·85126	·32155	20·968	40·303	·60540	·63672	4 332	4·300
86 79	·65622	4·5313	·69144	·67210	·05665	11·393	19·335	·29634	·63012	4·267	4·246
87 80	·27417	1 8801	·66941	·43136	3·72528	5·3123	7·9424	3·89995	·62578	4·235	4·216
88 81	2·79589	·6250	·64680	·11394	·31269	2·0544	2·6301	·41997	·62408	4·208	4·200
89 82	·16998	·1479	·62356	0·60206	2 69987	·50104	·5757	2·76020	·59022	3·892	3·935
90 83	1·27326	·01876	·59966	1·88127	1·87292	·074631	·07463	1·87292	·59966	3·978	1·989

XXVI.—(Table No. 23).—4½ per cent.

Sons' Contingent Benefits—Value of Contingent Reversionary Pensions to the Sons of living Members, payable quarterly in advance till the age of 21 *in the event of their becoming fatherless; before that age, Pensions* £30 *per annum under the age of* 5 *years,* £60 *per annum from* 5 *to* 8, £80 *per annum from* 8 *to* 11, *and* £100 *per annum from* 11 *to* 21.

Sons' age x.	$\log D_x$ (Davies' III) $+ \log. l_x + 35$ by Table XVIIA	$\log P_{x+\frac{1}{2}}$.	$\log d_x + 35$ by Table XVIIA	$\log\left(\frac{D_x d_x + 35}{P_x + \frac{1}{2}}\right)$	Natural No of ditto.	K_x sum of ditto	$\log$ of ditto.	$\log.\left(\frac{K_x}{D_x x + 35}\right)$	Value of Reversionary Benefits	Ditto at age $x + \frac{1}{2}$
									£	£
0	7·84601	2 89548	2 13354	9 02902	10691·	109713·	10 04025	2 19424	156 40	158 51
1	·78994	92048	·13033	·00320	10074	99022	9 99573	·20579	160 62	160·14
2	·74593	·93864	·13033	8 98599	9682 6	88948	·94914	·20321	159 67	157 97
3	·70519	·95369	·13033	·96907	9312 6	79265	·89908	·19389	156 28	153 21
4	·66831	·96597	·12710	·95019	8916 4	69952	84480	·17649	150 14	146 01
5	·63365	·96954	·13033	·93146	8540 0	61036	·78559	·15194	141 89	136 88
6	·60031	·96469	·11727	·88952	7753 9	52496	72013	·11982	131 77	126·34
7	·56822	·95876	·10721	·85071	7091 0	44742	·65072	·08250	120·92	115 21
8	·53638	·94708	09691	·80614	6399 4	37651	·57578	·03940	109 50	103 61
9	·50492	·92882	·08279	·75152	5643 1	31252	49488	1 98996	97 72	91·87
10	·47381	·90850	·07918	·70565	5077 5	25609	·40839	·93458	86·02	80 04
11	·44283	·88013	·06446	·64075	4372 7	20531·	·31241	·86958	74 06	68 32
12	·41194	·84173	·05308	·56921	3708 6	16158	20839	·79645	62 58	57 17
13	·38103	·79744	·04532	·49538	3128 8	12449	·09513	·71410	51·77	46 69
14	·35010	·74539	·03342	·40958	2567 9	9319 7	8 96940	·61930	41 62	37 00
15	·31919	·68296	·02531	·31717	2075 7	6751 8	·82942	·51023	32 38	28 23
16	·28821	·60617	03342	·22655	1684 8	4676 1	·66988	·38167	24 08	20 32
17	·25660	·50752	04532	·11767	1311 2	2991 3	·47586	·21926	16 57	13 29
18	·22430	·37199	·05690	7 97135	936 16	1680 1	·22534	·00104	10 02	7 40
19	·19130	·16047	·06819	·74654	560 45	743 9	7 87151	0 68021	4 79	3 03
20	·15773	1 69064	·07555	·26341	183 40	183 4	·26341	·10568	1 28	61
21	·12350									

XXVII.—(Table No. 24).—4½ per cent.

Daughters' Contingent Benefits—Value of Contingent Reversionary Benefits to the Daughters of living Members in the event of their becoming fatherless whilst unmarried; Pensions £30 *per annum under the age of* 5 *years,* £60 *per annum from* 5 *to* 8, £80 *per annum from* 8 *to* 11, *and* £100 *per annum from* 11, *payable quarterly till Marriage or Death, and a Marriage portion of* £300.

Daughters' Age x.	$log.\ D_x$ (Davies' IV) $+ log.\ l_x + 35$ by Table XVIIA.	$log.\ P_{x+\frac{1}{2}}$.	$log.\ d_{x+35}$ by Table XVII A.	$log\left(\frac{D_x\ d_{x+3}}{P_{x+\frac{1}{2}}}\right)$	Natural No. of ditto.	K_x Sum of ditto.	$log.$ of ditto.	$log.\left(\frac{K_x}{D_{x,x+35}}\right)$	Value of Reversionary Benefits.	Ditto at age $x+\frac{1}{2}$.
									£	£
0	8·45110	3·01841	2·13354	9·75704	5715·3	84452·	10 92661	2·47551	298 9	308·0
1	·39502	·04798	·13033	·73578	5442 3	78737·	·89618	·50116	317·1	322 3
2	·35003	·07059	·13033	·72203	5272·7	73295·	·86507	·51504	327·4	330·6
3	·30928	·08955	·13033	·70902	5117·1	68022·	·83265	·52337	333 7	334·9
4	·27240	·10578	·12710	·69409	4944·1	62905·	79869	·52629	336·0	335 2
5	·23774	·11528	·13033	·68129	4800·5	57961·	·76214	·52440	334·5	333·2
6	·20440	·11817	·11727	·64709	4437·0	53160·	·72559	·52119	332·0	329·8
7	·17232	·12117	·10721	·61722	4142·1	48723·	·68773	·51541	327·7	324·8
8	·14048	·12074	·09691	·58390	3836·2	44581·	·64815	·50767	321·9	319·4
9	·10902	·11618	·08279	·54298	3491·2	40745·	·61007	·50105	317·0	314·2
10	·07791	·11116	·07918	·51241	3253·9	37254·	·57117	·49326	311·4	308·3
11	·04694	·10212	·06446	·46685	2929·9	34000·	·53148	·48454	305·2	302·3
12	·01604	·08881	·05308	·42039	2632·6	31070·	·49234	·47630	299·4	296·8
13	7·98513	·07441	·04532	·37645	2379·3	28437·	·45388	·46875	294·3	291·9
14	·95420	·06040	·03342	·32869	2131·5	26058·	·41594	·46174	289·6	289·0
15	·91893	·04840	·02531	·28235	1915·8	23926·	·37887	·45994	288·4	289·6
16	·87916	·03878	·03342	·25011	1778·7	22010·	·34262	·46346	290·7	293·5
17	·83432	·03169	·04532	·21956	1657·9	20231·	·30602	·47170	296·3	300·8
18	·78490	·02914	·05690	·18850	1543·5	18573·	·26988	·48458	305·2	313·2
19	·72443	·03342	·06819	·15462	1427·6	17029·	·23119	·50676	321·2	333·4
20	·65465	·04360	·07555	·11329	1298·0	15601·	·19315	·53850	345·5	361·1
21	·57946	·05584	·08279	·06902	1172·3	14303·	·15543	·57597	376·7	392·9
22	·50644	·06703	·09342	·02984	1071·1	13131·	·11830	·61186	409·1	425 2
23	·43659	·07762	·10037	8·99013	977·53	12060·	·08135	·64476	441·3	456·4
24	·36748	·08768	·11059	·95448	900·49	11082·	·04462	·67714	475·5	492·5
25	·30077	·09670	·11394	·91400	820·35	10181·2	·00779	·70702	509·4	526·7
26	·23573	·10490	·12385	·88160	761·38	9360·8	9 97131	·73559	544 0	561·4
27	·17202	·11234	·13672	·85363	713·89	8599·4	·93447	·76245	578·7	596 2
28	·10898	·11899	·14922	·82616	670·13	7885·5	·89683	·78785	613·6	630·5
29	·04712	·12447	·15534	·79340	621 44	7215·2	·85825	·81113	647·3	663·9
30	6·98630	·12895	·16732	·76767	585·69	6593·8	·81914	·83284	680·5	696 5
31	·92602	·13261	·17026	·73385	541·81	6008·1	·77874	·85272	712·4	728·6
32	·86568	·13561	·17898	·70640	508 63	5466·3	·73769	·87201	744·8	760·6

XXVII.—(Table No. 24).—4½ per cent.

Daughters' Contingent Benefits—Value of Contingent Reversionary Benefits to the Daughters of living Members in the event of their becoming fatherless whilst unmarried; Pensions £30 *per annum under the age of* 5 *years,* £60 *per annum from* 5 *to* 8, £80 *per annum from* 8 *to* 11, *and* £100 *per annum from* 11, *payable quarterly till Marriage or Death, and a Marriage portion of* £300,—continued.

Daughters' Age x.	$\log. D_x$ (Davies' IV) $+ \log. l_{x+35}$ by Table XVIIA.	$\log. P_{x+\frac{1}{4}}$.	$\log. d_{x+35}$ by Table XVII A.	$\log. \left(\frac{D_x\, d_{x+35}}{P_{x+\frac{1}{4}}}\right)$	Natural No. of ditto.	K_x Sum of ditto.	$\log.$ of ditto.	$\log. \left(\frac{K_x}{D_{x,x+35}}\right)$	Value of Reversionary Benefits.	Ditto at age $x+\frac{1}{4}$.
									£	£
33	6·80521	3·13811	2·17898	8·67091	468·72	4957·7	9·69528	2·89007	776·4	792·8
34	·74413	·14013	·18469	·64153	438·06	4489·0	·65215	·90802	809·1	825·5
35	6·68231	·14164	·18469	·60675	404·34	4050·9	·60755	·92524	841·9	858·7
36	·61968	·14267	·20683	·59449	393·09	3646·6	·56189	·94221	875·4	891·6
37	·55442	·14314	·22789	·58134	381·36	3253·5	·51235	·95793	907·7	922·7
38	·48620	·14305	·24055	·56011	363·17	2872·1	·45820	·97200	937·6	951·9
39	·41440	·14220	·25285	·53863	345·57	2508·9	·39948	·98508	966·2	979·1
40	·33862	14067	·25527	·50733	321·61	2163·3	·33512	2·99650	992·0	1004·4
41	·25801	·13840	·26007	·47850	300·95	1841·7	·26522	3·00721	1016·7	1027·0
42	·17184	·13548	·25042	·43538	272·51	1540·7	·18772	·01588	1037·2	1047·5
43	·07883	·13207	·23865	·38942	245·14	1268·2	·10319	·02436	1057·7	1067·1
44	5·97796	·12817	·21748	·33512	216·33	1023·1	·00992	·03196	1076·4	1084·9
45	·86801	·12372	·18469	·26838	185·52	806·73	8·90673	·03872	1093·3	1102·2
46	·74754	·11883	·16732	·16 90	164·78	621·21	·79324	·04570	1111·0	1118·0
47	·60825	·11364	·12710	·14223	138·75	456·43	·65937	·05112	1124·9	1132·1
48	·44539	·10846	2·06819	·04858	111·84	317·68	·50199	·05660	1139·2	1144·6
49	·25288	·10329	1·97772	7·92290	83·734	205·84	·31353	·06065	1149·9	1154·7
50	·02249	·09833	·85126	·76079	57·649	122 11	·08675	·06426	1159·5	1162·5
51	4·74283	·09314	·67210	·54496	35·072	64·463	7·80931	·06848	1165·4	1170·1
52	·39826	·08736	·43136	·26732	18·506	29·391	·46821	·06995	1174·8	1182·0
53	3·96156	·08102	1·11394	6·91258	8·1767	10·885	·03683	·07527	1189·2	1155·8
54	·38245	·07412	0·60206	·36290	2 3062	2·7078	6·43262	·05017	1122·5	1144·0
55	2·53727	·06651	1·88127	5·60378	·40159	·4016	5·60378	3·06651	1165·5	

XXVIII.—(Table No. 19).—4½ per cent.

Value of Contingent Pension of £300 to Wives of living Members.

Ages $x+7x$.		Value of £300 $x+\frac{1}{2}$.	*log* of ditto.	Ages $x+7x$.		Value of £300 $x+\frac{1}{2}$.	*log.* of ditto.
		£	£			£	£
20	13	1142·7	3·05793	60	53	1374·3	·13808
21	14	1143 9	·05839	61	54	1378·5	·13941
22	15	1147·2	·05964	62	55	1381·5	·14035
23	16	1151·7	·06134	63	56	1383·0	·14082
24	17	1158·0	·06371	64	57	1383·9	·14110
25	18	1165·8	·06662	65	58	1384·2	·14120
26	19	1174·8	·06996	66	59	1384·2	·14120
27	20	1183·8	·07328	67	60	1384·2	
28	21	1193·1	·07668	68	61	1385·1	
29	22	1202·4	·08005	69	62	1387·2	
30	23	1211·7	·08340	70	63	1391·4	
31	24	1220·7	·08661	71	64	1395·9	
32	25	1228·5	·08938	72	65	1398 3	
33	26	1235·4	·09181	73	66	1399·2	
34	27	1241·7	·09402	74	67	1388·4	
35	28	1246 8	·09580	75	68	1374·6	
36	29	1251·0	·09726	76	69	1307·7	
37	30	1254 6	·09851	77	70	1359·6	
38	31	1256 4	·09913	78	71	1351·8	
39	32	1257·9	·09965	79	72	1344·0	
40	33	1258 5	·09985	80	73	1339·5	
41	34	1258·2	·09975	81	74	1335·3	
42	35	1258 5	·09985	82	75	1328·7	
43	36	1259 7	·10027	83	76	1319·7	
44	37	1261·8	·10099	84	77	1306·5	
45	38	1264 8	·10202	85	78	1290·0	
46	39	1268·1	·10315	86	79	1273·8	
47	40	1273·5	·10500	87	80	1264·8	
48	41	1280·1	·10724	88	81	1260·0	
49	42	1288·5	·11008	89	82	1180·5	
50	43	1298·7	·11351	90	83	596·7	
51	44	1309 8	·11721				
52	45	1320·3	·12067				
53	46	1329 6	·12372				
54	47	1338·0	·12646				
55	48	1345·5	·12888				
56	49	1353·0	·13130				
57	50	1359·6	·13341				
58	51	1365·6	·13532				
59	52	1370 1	·13675				

XXIX.—(Table No. 26 B).—4½ per cent.

Value at any age of Bachelors of Contingent Pension of £300 to their Wives if they should marry thereafter, the Pension being reduced to one-half if the Widow re-marries.

Age x.	$log.\ l_x$.	$log.\ l_x\, v^x = log.\ D_x$.	D_x.	$log.\ m_x$.	*log.* of Value of Wife's Contingent Pension $v_x + \frac{1}{2}$.	$log\ v^x\ m_x = v_x + \frac{1}{2}$.	Natural Number of ditto.	Sum of ditto from age x inclusive.	*log.* of ditto.	Column 9 minus Column 2	Value of Wife's Contingent Pension if a Bachelor, age x, should marry thereafter.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					£						£
20	4 00000	3 61767	4146 4	2 29885	3 05793	4 97145	94287·	2690064·	6·12976	2·81209	
											648 77
21	3 98354	·58210	3820 3	·57978	·05839	5 23673	172477·	2595777·	·41427	·83217	
											679 47
22	·95813	·53757	3448·0	·85248	·05964	·49156	310142·	2423300·	·38441	·84684	
											702 81
23	·91445	·47478	2983 9	·81491	·06134	·43658	273262·	2113158·	·32493	·85015	
											708 19
24	·87017	·41138	2578 6	77597	·06371	38089	240376·	1839896	·26479	·85341	
											713 53
25	·82543	·34752	2226 0	·73719	·06662	·32590	211787·	1599520·	·20399	·85647	
											718 57
26	·78017	·28315	1919 3	·69810	·06996	·27104	186655·	1387733·	·14230	·85915	
											723 02
27	·73432	·21818	1652 6	·65901	·07328	·21515	164116·	1201078·	·07957	·86139	
											726 76
28	·68789	·15263	1421 1	·61936	·07668	·16078	154803·	1036962·	6·01576	·86313	
											729 68
29	·63779	·08342	1211 8	63148	·08005	·16016	144597·	882159	5·94555	·86213	
											728 00
30	·58938	·01039	1024 2	61700	·08340	·12091	133940	737562·	·86780	·85751	
											720 13
31	·52556	2 93296	856 90	·59770	·08661	·09171	123512·	603622·	·78076	·84780	
											704 37
32	·46210	·85038	708 57	·56937	·08938	5·04703	111437·	480110·	·68134	·83096	
											677 58
33	·39340	·76256	578 84	·45179	·09181	4 91276	81801	368673·	·56664	·80408	
											630 91
34	·33143	·68149	490 26	·34044	·09402	·78451	60895·	286872·	·45769	·77621	
											597 32
35	·27531	·60624	403 87	·23300	09590	·65973	45680·	225987·	·35408	·74784	
											559 55
36	·22479	·53660	344 03	·13354	·09726	·54261	34883·	180307·	·25601	·71941	
											524 10
37	·17809	·47139	296 07	2 03743	·09851	·42864	26831·	145424·	·16263	·69124	
											491 18
38	·13672	·41030	257 22	1 95424	·09913	·32695	21230·	118593·	5 07406	·66376	
											461 06
39	·09760	·35206	224 94	·87506	·09965	·22917	16950	97363·	4 98839	63033	
											432 84
40	·06108	·29643	197 89	·79239·	·09985	·12759	13415·	80413·	·90533	·60890	
											406 35
41	3 02735	·24358	175 22	·71600	·09975	4 03198	10764	66998·	·82606	58249	
											382 37
42	2 99607	·19319	156 02	·64345	·09985	3 94042	8718·1	56234·	·75000	·55681	
											360 42

XXIX.—(Table No 26 B)—4½ per cent.

Value at any age of Bachelors of Contingent Pension of £300 *to their Wives if they should marry thereafter, the Pension being reduced to one-half if the Widow re-marries,*—continued.

Age x.	$\log x$.	$\log l_w v^x = D_x$.	D_x.	$\log m_x$.	$\log$ of Value of Wife's Contingent Pension $v_x + \frac{1}{2}$.	$\log v^x$ $m_x = v_x + \frac{1}{2}$.	National Number of ditto.	Sum of ditto from age x inclusive	$\log$ of ditto.	Column 9 minus Column 2	Value of Wife's Contingent Pension if a Bachelor, age x, should marry thereafter.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					£						£
43	2 90661	2 14461	139 51	1 57978	3 10027	3 85805	7211·9	47516	4 67684	2 53223	
											340 59
44	93902	·09790	125 29	·50515	10099	·76502	5821 3	40304·	·60535	·50745	
											321 70
45	91328	05305	112 99	·43136	·10202	67315	4711 4	34483	53761	·48456	
											305 18
46	·88930	2 00995	102 32	·39794	10315	62174	4185 4	29772	47381	46386	
											290 98
47	·86570	1 96723	92 732	36173	10500	56826	3700 5	25587	40802	44079	
											275 92
48	·84261	·92503	84 145	·34242	10724	·53208	3404 7	21886·	·34017	·41514	
											260 10
49	·81954	·88284	76 355	30103	·11008	47441	2981 3	18481	26673	38389	
											242 04
50	79657	·84076	69 304	·25527	11351	41297	2588 0	15500·	·19093	·34957	
											223 65
51	·77452	·79950	63 036	·23045	·11721	37279	2359 0	12912	·11099	·31140	
											204 83
52	·75205	·75800	57 280	·20412	·12067	33074	2141 6	10553·	4 02338	·26538	
											184 24
53	·72916	·71600	52 000	·17609	12372	·28665	1934 9	8411 1	3 92485	20885	
											161 75
54	·70586	1 67358	47 161	14613	12646	24031	1739 0	6476 2	81132	13774	
											137 32
55	·68215	·63075	42 732	·11394	·12888	·19142	1553 9	4737 2	67552	04477	
											110 86
56	·65801	·58750	38 681	1 00000	·13130	06079	1150 2	3183 3	50288	1 91538	
											82 30
57	·63349	·54486	35 226	0 00309	13341	2 94687	884 85	2033 1	·30816	·76130	
											57 72
58	·61595	·50721	32 152	·77815	13532	80473	637 87	1148 2	·06002	·55281	
											35 71
59	·59660	·46874	29 427	·69897	13675	70786	510 34	510 34	2 70786	·23912	
											17 34

XXX.—(Table No. 27 B).—4½ per cent.

*Value at every age of Bachelors of Children's Contingent Benefits on the chance of future marriage of Bachelors, assuming 4·5 Children to each Family, and that the average date of birth is five years after marriage—(V=£822·03=Log. 2·91489).**

Age x.	$log.\ v^x\ m_x$ V.	$v^x\ m_x$ V.	K_x Sum of ditto from age x inclusive.	log of ditto.	$log.\ \frac{K_x}{D_x}$	Value of Children's Benefits if Bachelors of age x should marry thereafter.
						£
20	4·83141	67828·	1882471·	6·27473	2·65706	454·00
21	5·09323	123945·	1814643·	·25879	·67669	475·00
22	·31681	222234·	1690698·	·22806	·69049	490 33
23	·29013	195043·	1468464·	·16686	·69208	492·13
24	·23207	170636·	1273421·	·10497	·69359	493·84
25	·17417	149338·	1102785·	6·04249	·69197	495·42
26	·11597	143210·	953447·	5·97930	·69615	496·76
27	·05676	113962·	810237·	·90861	·69043	490·26
28	5·02799	106657·	696275·	·84278	·69015	489·95
29	4 99500	98855·	589618·	·77057	·68715	486·58
30	·95840	90866·	490763·	·69087	·68048	479 16
31	·91999	83176·	399897·	·60195	·66899	466·65
32	·87254	71566·	316721·	·50068	·65030	446·99
33	·73584	54430·	242155·	·38409	·62153	418·34
34	·60538	40307·	187725·	·27352	·59204	390·88
35	·47882	30118·	147418·	·16855	·56231	365·01
36	·36024	22921·	117300·	·06930	·53270	340·96
37	·24502	17580·	94379·	4·97488	·50349	318·78
38	·14271	13890·	76799·	·88536	·47506	298·58
39	4·04441	11077·	62909·	·79871	·44665	279·67
40	3·94263	8762 5	51832·	·71460	·41817	261·92
41	·84712	7032·7	43069·	·63416	·39058	245·80
42	·75546	5694 6	36036·	·55674	·36355	230·97
43	·67267	4706 2	30341·	·48203	·33742	217·48
44	·57892	3792 5	25635	·40883	·31093	204·61
45	·48602	3062·1	21842·	·33929	·28624	193 30
46	·43348	2713·2	18780·	·27370	·26375	183·55
47	·37815	2388·6	16067·	·20593	23870	173 26
48	·33973	2186·4	13678·	·13602	·21099	162·18
49	·27922	1902·0	11492·	·06040	·17756	150·51
50	·21435	1638·1	9590·0	3·98182	·14106	138·38
51	·17041	1480·5	7951·9	·90047	·10088	126·15
52	·12496	1333·4	6471·4	·81100	2·05300	112·98
53	·07782	1196 2	5138·0	·71079	1·99479	98·81
54	·02874	1068·4	3941·8	·59569	·92211	83·58
55	2·97743	949·36	2873·4	·45840	·82765	67·24
56	·84438	698·84	1924·0	·28421	·69671	49·71
57	·72834	534·98	1225·2	3·08821	·54135	34·78
58	·58430	383·97	690 7	2 83896	·33175	21·47
59	·48600	306·20	306 2	2·48600	·01726	10·41

* Table—Sons' Contingent Benefits, age 0 = 156·4 + 2·25 = 351·9

„ Daughters' „ „ 298·9 × 2·25 = 672·5

1024 4

Value of Children's Contingent Pensions on marriage—1024·1 × 80245 — 822 03 — *log.* 2 91489

XXXI.—(Table No. 30).—4½ per cent.

Value of Subscriptions increasing with age, including Bachelors', Married, and Widowers' "Ordinary" Subscriptions and "Additional" for Wives and Children—Active and Retired Lists.

Age x.	Average Subscription at each age.	*log.* of ditto.	Ditto + *log* D_x $(1)_x$ from Table XVII A at 4½ per cent.)	Natural Number of ditto.	K_x.	*log.* of ditto.	$log.\left(\frac{K_x}{D_x}\right)$	Value of Subscription for life.	Ditto at age $x + \frac{1}{2}$.
	Rs.							Rs.	Rs.
20	100	2·00000	5·58014	380·31	28799·	4 45938	3·87924	7573·	7759·5
21	106	·02461	·57806	378 50	28420·	·45362	·90017	7946·	8142·
22	112	·04922	·57597	376 68	28043·	·44782	·92107	8338·	8536·
23	133	·12225	·62231	419·09	27624·	·44129	·94123	8734·	8933·
24	157	·19528	·66860	460·23	27158·	·43390	·96058	9132·	9329·5
25	185	·26831	·71489	518 67	26639·	·42552	·97894	9527·	9719 5
26	219	·34134	·76119	577 02	26062·	·41601	·99616	9912·	10097·5
27	260	·41437	·80743	641 84	25420·	·40518	4·01212	10283·	10456·5
28	307	·48740	·85367	713 95	24706	·39280	·02653	10630·	10787·
29	363	·56043	·89988	794·11	23912·	·37862	·03917	10944·	11077 5
30	430	·63347	·94609	883 26	23029·	36228	·04996	11211·	11332·
31	472	·67473	·96053	913 12	22116·	·34471	·05891	11453·	11560·
32	520	·71599	·97478	913 58	21172·	·32576	·06697	11667·	11757·5
33	572	·75725	·98890	974·77	20197·	·30529	·07364	11848·	11917·
34	629	·79851	6·00290	1006 70	19190·	·28308	·07869	11986·	12031·5
35	691	·83977	·01671	1039·23	18151·	·25890	·08196	12077·	12093·
36	760	·88103	·03039	1072·49	17079·	·23246	·08310	12109·	12090 5
37	836	·92229	·04390	1106·4	15973·	·20339	·08178	12072·	12012·5
38	920	·96356	·05728	1141·0	14832·	·17120	·07748	11953·	11846·5
39	1011	3·00483	·07048	1176 2	13656·	·13532	·06967	11740·	11578·5
40	1112	·04610	·08351	1212·0	12444·	·09496	·05755	11417·	11253·5
41	1099	·04006	·04994	1121·9	11322·	·05392	·04494	11090·	10921·5
42	1086	·03582	·01642	1038·54	10283·	·01212	·03152	10753·	10579·5
43	1073	·03068	5 98291	961·41	9322·0	3·96951	·01728	10406·	10226 5
44	1061	·02554	·94943	890 08	8431·9	·92593	4·00204	10047·	9861·
45	1048	·02041	·91602	824·18	7607·7	·88125	3·98564	9675·	9482·5
46	1036	·01528	·88260	763 13	6844·6	·83535	·96803	9290·	9090·5
47	1024	·01015	·84922	706 68	6137 9	·78802	·94895	8891·	8694·
48	1012	3·00502	·81585	654 41	5483·5	·73906	·92823	8477·	8261·5
49	1000	2·99989	·78252	606·07	4877·4	·68819	·90556	8046·	7821·
50	988	2·99476	·74924	561 38	4316·0	·63508	·88060	7596·	7379·5
51	942	·97424	·70056	501·83	3814·2	·58140	·85508	7163·	6957·
52	899	·95372	·65144	448·17	3366 0	·52711	·82939	6751·	6556·
53	857	·93320	·60188	399 83	2966·	·47220	·80352	6361·	6176·
54	818	·91268	·55182	356·30	2609·9	·41662	·77748	5991·	5815·5
55	780	·89216	·50127	317·15	2292 7	·36035	·75124	5640·	5473·

XXXI.—(Table No. 30).—4½ per cent.

Value of Subscriptions increasing with age, including Bachelors', Married, and Widowers' "Ordinary" Subscriptions and "Additional" for Wives and Children—Active and Retired Lists,—continued.

Age x.	Average Subscription at each age.	*log.* of Ditto.	Ditto + *log.* D_x (D_x from Table XVII A at 4½ per cent.)	Natural Number of Ditto.	K_x.	*log.* of Ditto.	*log.* $\left(\frac{K_x}{D_x}\right)$	Value of Subscription for Life.	Ditto at age $x+\frac{1}{2}$.
	Rs.							Rs.	
56	744	2·87184	5·45020	281·97	2010·7	3·30335	3·72479	5306·	5148·5
57	710	·85112	·39854	250·35	1760·3	·24559	·69817	4991·	4841·5
58	677	·83060	·34631	221·98	1538·3	·18704	·67133	4692·	4550·
59	646	·81009	·29350	196·56	1341·7	·12786	·64425	4408·	4274·
60	616	·78958	·24001	173·79	1167·9	·06741	·61698	4140·	4009·
61	596	·77496	·19175	155·51	1012·4	·00535	·58956	3878·	3750·5
62	576	·76034	·14258	138·86	873·53	2·94128	·55904	3623·	3499·
63	557	·74572	·09242	123·71	740·82	·87496	·52826	3375·	3254·
64	538	·73111	·04120	109·95	630·87	·80609	·49600	3133·	3015·
65	521	·71650	4·98884	97·463	542·41	·73433	·46199	2897·	2781·5
66	503	·70189	·93525	86·149	456·26	·65921	·42585	2666·	2552·
67	487	·68728	·88039	75·926	380·33	·58016	·38705	2438·	2325·5
68	471	·67267	·82415	66·704	313·63	·49642	·34494	2213·	2100·5
69	455	·65806	·76646	58·406	255·22	·40691	·29851	1988·	1876·
70	440	·64345	·70720	50·957	204·26	·31018	·24643	1764·	1666·
71	398	·59973	·61716	41·415	162·84	·21176	·19433	1568·	1481·
72	360	·55601	·52375	33·400	129·44	·11207	·14433	1394·	1323·
73	325	·51230	·42650	26·699	102·74	2·01174	·09754	1252·	1194·
74	294	·46859	·32490	21·130	81·611	1·91175	·05544	1136·	1091·5
75	266	·42488	·21839	16·535	65·076	·81342	3·01991	1047·	1003·2
76			·15002	14·126	50·950	·70714	2·98200	959·4	916·5
77			·07529	11·893	39·057	·59170	·94129	873·6	831·3
78			3·99331	9·8178	29·209	·46552	·89706	789·0	747·
79			·90318	8·0017	21·207	·32648	·84818	705·0	662·8
80			·80362	6·3624	14·845	·17158	·79284	620·6	577·4
81			·69325	4·9346	9·9101	0·99608	·72771	534·2	493·7
82			·56410	3·6652	6·2449	·79553	·65631	453·2	415·5
83			·41169	2·5804	3·6645	·56401	·57720	377·8	342·8
84			·23010	1·6998	1·9659	0·29356	·48834	307·9	275·7
85			·01129	1·0263	·9896	1·97294	·38653	243·5	214·1
86			2·74399	·55461	·3650	·56546	·26635	184·7	157·9
87			2·41142	·25788	·1271	·10415	2·11761	131·1	106·8
88			1·98659	·09696	·03011	1·47871	1·91700	82·6	60·8
89			1·41926	·02626	·00385	3·58568	1·59130	39·0	19·5
90			0·58568	·00385					

XXXII.—4½ per cent.

Value of Subscriptions increasing with age, "Additional" only, including Bachelors, Married, and Widowers,—Active and Retired Lists deduced from Table No. XXIX.

Age.	Average Subscription at each age.	*log.* of ditto.	Ditto + *log.* D_x by Table No. XVII A.	Natural Number of ditto.	K_x Sum of ditto from age $x+1$ inclusive.	*log.* of ditto.	$log.\left(\frac{K_x}{D_x}\right)$	Value of Subscription for life.	Ditto at mean age $x+\frac{1}{2}$.
*	Rs.							Rs.	Rs.
20	0	·00000	3·58014	380·31	118515·	5·07379	3·49365	3116·	3212·
21	6	0·77815	4·33160	214·59	118300·	·07298	·51953	3308·	3407·
22	12	1·07918	·60593	403·58	117896·	·07151	·54476	3506·	3607·5
23	19	·27875	·77881	600·91	117295·	·06930	·56924	3709·	3812 5
24	28	·44716	·92048	832·68	116462·	·06618	·59286	3916·	4021·5
25	38	·57978	5·02636	1062·6	115399·	·06221	·61563	4127·	4232·
26	52	·71600	·13585	1367·3	114032·	·05702	·63717	4337·	4439·5
27	71	·85126	·24432	1755·2	112277·	·05030	·65724	4542·	4640·5
28	92	·96379	·33006	2138·3	110139·	·04195	·67568	4739·	4831·
29	118	2·07188	·41133	2578·3	107561·	·03165	·69220	4923·	5004·
30	152	·18184	·49446	3122·2	104439·	·01887	·70625	5085·	5161·
31	172	·23553	·52133	3321·5	101117·	·00184	·71904	5237·	5306·
32	197	·29447	·55326	3574·9	97542·	4·98919	·73040	5375·	5436 5
33	224	·35025	·58190	3818·6	93723·	·97185	·74020	5498·	5549·
34	254	·40483	·60922	4066·5	89656·	·95258	·74819	5600·	5639·5
35	287	·45788	·63182	4313 4	85343·	·93117	·75423	5679·	5702·5
36	325	·51188	·66124	4584·0	80759·	·90719	·75783	5726·	5731·5
37	367	·56467	·68628	4856·0	75903·	·88026	·75865	5737·	5719·5
38	415	·61805	·71177	5149·6	70753·	·84974	·75602	5702·	5659·
39	467	·66932	·73497	5432·1	65321·	·81505	·74940	5616·	5541·5
40	526	·72099	·75840	5733·2	59588·	·77516	·73775	5467·	5390·5
41	523	·71850	·72748	5339·2	54249·	·73439	·72541	5314·	5234·
42	519	·71517	·69577	4963·3	49286·	·69272	·71212	5154·	5070·
43	516	·71265	·66188	4622·5	44663·	·64995	·69772	4986·	4897·5
44	513	·71012	·63401	4305·4	40358·	·60593	·68204	4809·	4716·
45	509	·70672	·60233	4002·5	36355·	·56056	·66495	4623·	4526·
46	506	·70415	·57147	3728·0	32627·	·51358	·64626	4429·	4326·
47	503	·70157	·54064	3472·5	29154·	·46470	·62563	4223·	4115·
48	500	·69897	·50980	3234·5	25919·	·41362	·60279	4007·	3893·
49	497	·69636	·47899	3012·9	22906·	·35995	·57732	3779·	3659·
50	493	·69285	·44733	2801·1	20105·	·30330	·54882	3539·	3423·
51	469	·67117	·39749	2497·4	17608·	·24571	·51939	3307·	3196·5
52	446	·64933	·34705	2223·6	15384·	·18707	·48935	3086·	2980·5
53	424	·62737	·29605	1977·2	13407·	·12733	·45865	2875·	2774·
54	404	·60638	·24552	1760·0	11647·	·06621	·42707	2673·	2577·
55	384	2·58433	·19344	1561·1	10086·	·00372	·39461	2481·	2389·
56	365	·56229	·14085	1383·1	8702·5	3·93964	·36108	2297·	2208·
57	348	·54158	·08900	1227·4	7475·1	·87362	·32620	2119·	2034·5
58	330	·51851	·03422	1082·0	6393·1	·80571	·29000	1950·	1868·
59	314	·49693	4·98034	955·74	5437·4	·73539	·25198	1786·	1707·
60	299	·47567	·92610	843·53	4593 9	·66218	21175	1628·	1551·5
61	285	·45484	·87163	744·10	3849·8	·58544	·16865	1475·	1401·
62	270	·43136	·81360	651·03	3198·8	·50499	·12275	1327·	1255·5
63	256	·40824	·75494	568·77	2630·0	·41996	·07326	1184·	1115·
64	242	·38382	·69391	494·21	2135·8	·32956	3·01947	1046·	977·9
65	231	·36361	·63595	432·46	1703·3	·23129	2 95895	909·8	843·5
66	218	·33846	·57182	373·10	1330·2	·12392	·89056	777·3	711·5
67	207	·31597	·50908	322·91	1007·3	·00316	·81005	645·7	580·7
68	195	·29003	·44151	276·38	730·89	2·86385	·71237	515 7	450·5
69	184	·26482	·37322	236·17	494·72	·69436	·58596	385·4	319·3
70	174	·24055	·30430	201·51	293·21	·46718	·40343	253·2	201·4
71	132	2 12057	·13800	137·40	155·81	·19260	2·17517	149·7	111·7
72	94	1·97313	3·94087	87·271	68·536	1·83592	1·86818	73 8	49·1
73	59	·77085	·68505	48·423	20·113	·30347	1·38927	24 5	12·3
74	28	·44716	·30347	20·113					

(Table No. 31).—5 per cent.

Value of Subscriptions increasing with age "Ordinary" only, including Bachelors', Married, and Widowers'—Active and Retired Lists—deduced from Table No. XXIX.

Age	Average Subscription at ach age.	*log.* of ditto.	Ditto + *log.* D_x by Table No. XVIIA.	Natural number of ditto	K_x Sum of ditto from age x — (inclusive.)	*log.* of ditto.	*log.* $\left(\frac{K_x}{D_x}\right)$	Value of Subscription for life.	Ditto at mean age $x + \frac{1}{2}$.
	Rs.							Rs.	Rs.
20	100	2·00000	5·53868	3156·8	141137·	·11965	3·61097	4083·	4172·5
21	100	·00000	·50991	3235·3	137902·	·13956	·62965	4262·	4358·
22	100	·00000	·48115	3028·0	134874·	·12992	·64877	4454·	4550·
23	114	·05550	·50788	3220·2	131654·	·11942	·66704	4646·	4740·5
24	129	·11100	·53457	3124·3	128230·	·10799	·68442	4835·	4927·5
25	147	·16650	·56126	3641·3	124589·	·09548	·70072	5020·	5109·
26	167	·22200	·58795	3872·1	120717·	·08177	·71582	5198·	5282·
27	189	·27751	·61460	4117·2	116600·	·06670	·72961	5366·	5442·5
28	215	·33302	·64125	4377·7	112222·	·05007	·74184	5519·	5586·5
29	215	·38853	·66786	4654·4	107568·	·03169	·75236	5654·	5709·5
30	278	·44404	·69447	4948·5	102619·	·01123	·76080	5765·	5813·5
31	300	·47642	·69795	4988·3	97631·	1·98959	·76806	5862·	5903·5
32	323	·50880	·70125	5026 3	92605·	·96663	·77418	5945·	5978·5
33	348	·54118	·70442	5063·1	87542·	·94222	·77898	6012·	6034·5
34	375	·57356	·70746	5098·7	82443·	·91615	·78225	6057·	6068·
35	404	·60595	·71033	5132·5	77310·	·88824	·78386	6079.	6076·5
36	435	·63834	·71308	5165·1	72145·	·85821	·78347	6074·	6055·5
37	469	·67073	·71564	5195·7	66949·	·82574	·78083	6037·	6000·5
38	505	·70312	·71807	5224 8	61724·	·79045	·77550	5964·	5906·
39	544	·73551	·72032	5251·9	56172·	·75183	·76702	5848·	5766·5
40	586	·76790	·72239	5277·0	51195·	·70923	·75474	5685·	5603·5
41	576	·76057	·68456	4836·8	46358·	·66612	·74213	5522·	5439·5
42	567	·75324	·64678	4433·8	41924·	·62246	·72892	5357·	5273·
43	557	·74591	·60900	4064·4	37860·	·57818	·71509	5189·	5103·5
44	548	·73858	·57126	3726·1	34134·	·53319	·70051	5018·	4930·5
45	539	·73125	·53357	3416·4	30718·	·48739	·68507	4843·	4753·5
46	530	·72392	·49588	3132·4	27586·	·44069	·66873	4664·	4572·
47	521	·71659	·45823	2872·3	24714·	·39294	·65130	4480·	4386·
48	512	·70926	·42058	2633·8	22080·	·34400	·63268	4292·	4195·5
49	503	·70193	·38298	2415·3	19665·	·29369	·61264	4099·	3999·
50	495	·69461	·34544	2215·3	17450·	·24180	·59097	3899·	3803·
51	473	·67526	·29586	1976 3	15474·	·18960	·56900	3707·	3616·
52	453	·65591	·24584	1761·3	13713·	·13713	·54720	3525·	3439·5
53	433	·63656	·19537	1568·1	12145·	·08440	·52559	3354·	3273 5
54	414	·61721	·14441	1394·5	10750·	.03141	·50421	3193·	3117·5
55	396	·59786	·09296	1238·7	9511·5	3·97825	·48315	3042·	2971
56	379	·57850	04097	1098·9	8412·6	·92493	·46246	2900·	2834 5

(Table No. 31).—5 per cent.

Value of Subscriptions increasing with age "Ordinary" only, including Bachelors, Married, and Widowers—Active and Retired Lists—deduced from Table No. XXIX.—continued.

Age	Average Subscription at each age	*log* of ditto.	Ditto + *log* D_x by Table No XVIIA.	Natural number of ditto.	K_x Sum of ditto from age $x+1$ (inclusive.)	*log* of ditto.	*log* $\left(\frac{K}{D_x}\right)$	Value of Subscription for life.	Ditto at mean age $x+\frac{1}{2}$.
	Rs.							Rs.	Rs.
57	362	2·55914	4 98840	973·61	7439 0	3·87151	3 44225	2769·	2707 5
58	347	·53978	·93525	861·49	6577 5	·81806	12259	2646·	2589 5
59	332	52012	·88152	761·24	5816 3	·76465	·40355	2533·	2480 5
60	317	·50106	·82711	671 60	5144 7	·71136	·38531	2428	2376 5
61	311	·49344	·78377	607·81	4536·9	·65676	·36643	2325·	2274·5
62	306	.48582	·73953	548·95	3987·9	60074	·34703	2224·	2174
63	301	·47820	·69430	494 65	3493 2	·54322	·32712	2124·	2075·
64	296	·47058	·64800	441 63	3018·6	·48110	·30668	2026·	1978·
65	290	·46296	·60056	398 62	2650 0	·42325	·28565	1930·	1882·
66	285	·45534	·55189	356 36	2293 6	36052	·26397	1836·	1790·
67	280	·44772	·50194	317 64	1976 0	·29579	24157	1744	1698 5
68	276	44010	·45062	282 24	1693 8	22886	·21834	1653·	1608·5
69	271	·43249	·39785	249 95	1443 8	·15951	·19415	1561·	1519 5
70	266	·42488	·34352	220 56	1223 2	·08750	·16886	1475	1429·
71			·29513	197 30	1025 9	01111	·14086	1383·	1337·5
72			·24336	175 13	850 78	2 92982	·11184	1292·	1247·5
73			·18775	154 08	696 70	·84305	·08018	1203·	1159·
74			·12779	134 21	562 49	75011	·04720	1115·	1071·5
75			·06291	115 59	446 90	65021	·01218	1028·	
76			3 99247	98 28	348 62	54235	2 97476	943 5	
77			·91566	82·35	266 27	·42532	·93454	860 1	
78			·83164	67 86	198 41	·29756	·89080	777 7	
79			73942	54 88	143 53	·15694	84240	695 7	
80			·63778	43·43	100 10	·00043	·78753	613 1	
81			·52534	33·52	66 58	1·82334	·72288	528 3	
82			·39412	24 78	41 80	·62118	·65194	448·7	
83			·23963	17 36	24 44	·38810	·57335	374·4	
84			05597	11 38	13 06	11594	·48485	305 4	
85			2 83508	6 84	6 22	0 79379	·38359	241 9	
86			·56571	3·68	2 54	·40483	·26400	183 7	
87			·23107	1 70	·84	T·92428	·11809	131·2	
88			1 80416	·64	·20	·30103	0·92175	83 5	
89			·23476	·17	·03	$\bar{2}$·47712	66824	46 6	
90			0·39911	·03					

(Table No. 32).—5 per cent.

Value of Subscription increasing with age, "Additional" only, including Bachelors, Married, and Widowers—Active and Retired Lists—deduced from Table No. XXIX.

Age.	Average Subscription at each age.	*log* of ditto.	Ditto + *log.* D_x by Table No. XVII A.	Natural Number of ditto.	K_x Sum of ditto from age $x+1$ (inclusive).	*log.* of ditto.	*log.* $\left(\frac{K_x}{D_x}\right)$	Value of Subscription for life.	Ditto at mean age $x+\frac{1}{2}$.
	Rs.							Rs.	Rs.
20	0	00000	3·53868	345·68	97325·	4·98822	3·44954	2815·	2908·5
21	6	·77815	4·28806	191 12	97131·	·98736	·47745	3002·	3099·
22	12	1·07918	·56033	363 35	96768·	·98573	·50458	3196·	3296·
23	19	·27875	·73113	538·13	96230·	·98331	·53093	3396·	3498·5
24	28	·41716	·87073	742·56	95487·	·97994	.55637	3601·	3705·5
25	38	·57978	·97454	913·06	94544·	·97563	·58087	3810·	3911·5
26	52	·71600	5 08195	1207·7	93336·	·97005	·60410	4019·	4121·5
27	71	·85126	·18835	1542·9	91793·	96281	·62572	4221·	4323·
28	92	·96379	·27202	1870 8	89922·	·95387	·64564	4422·	4515·5
29	118	2·07188	·35121	2245·0	87677·	·94289	·66356	4609·	4691·5
30	152	·18184	·43227	2705·6	84971·	·92927	·67884	4774·	4852·
31	172	·23553	·15706	2864·6	82106·	·91437	·69284	4930·	5002·
32	197	·29417	·48692	3068·5	79037·	·89783	·70538	5071·	5138·5
33	224	·35025	·51319	3262·0	75775·	·87953	·71629	5203·	5258·
34	254	·40483	·53873	3157·2	72318·	·85925	·72535	5313·	5356·5
35	287	·45788	·56226	3649·7	68668·	·83675	·73237	5400·	5428·
36	325	·51188	·58662	3860·3	64808·	·81163	·73689	5456·	5466 5
37	367	·56167	·60958	4069·9	60738·	·78346	·73855	5477·	5465·
38	415	·61805	·63300	4295 1	56443·	·75161	·73666	5453·	5415·5
39	467	·66932	·65113	4509·5	51933·	·71511	·73063	5378·	5309·5
40	526	·72099	·67548	4736·7	47196·	·67391	·71942	5241·	5170·
41	523	·71850	·64249	4390 3	42806·	·63150	·70751	5099·	5025·
42	519	·71517	·60871	4061·7	38744·	·58820	·69166	4951·	4872·5
43	516	·71265	·57571	3764·8	34979·	·54381	·68072	4794·	4711·5
44	513	·71012	·54280	3489·8	31489·	·49816	·66548	4629	4512.
45	509	·70672	·50904	3228·8	28260·	·45117	·64885	4455·	4363 5
46	506	·70415	·47611	2993·0	25267·	·40255	·63059	4272·	4175·
47	503	·70157	·44321	2774·7	22492·	·35203	·61039	4078·	3975
48	500	·69897	·41029	2572 1	19920·	·29929	·58797	3872·	3763·
49	497	·69636	·37741	2384·6	17535·	·24391	·56286	3655·	3540·
50	493	·69285	·34368	2206·4	15329·	·18551	·53468	3425·	3314·
51	469	·67117	·29177	1957·8	13371·	·12616	·50556	3203·	3097·
52	446	·64933	·23926	1734·8	11636·	·06580	·47587	2991·	2890·5
53	424	·62737	·18618	1535·3	10101·	·00436	·44555	2790·	2693·
54	401	·60638	·13358	1360 1	8741·1	3·94157	·41437	2596·	2504·
55	384	·58433	.07943	1200·7	7540 4	·87739	·38229	2412·	2323 5
56	365	·56229	·02476	1058 7	6481 7	·81169	·34922	2235·	2149·5
57	348	·54158	4·97084	935 06	5546·6	·74403	·31477	2064·	1982·5
58	330	·51851	·91398	820·32	4726 3	·67452	·27905	1901·	1822·5
59	314	·49693	·85803	721·16	4005·1	·60261	·24151	1744·	1667·5
60	299	·47567	·80172	633·46	3371 6	·52784	·20179	1591·	1517·
61	285	·45484	·74517	556·12	2815·5	·44956	·15923	1443·	1371·5
62	270	·43136	·68507	484·25	2331·2	·36756	·11385	1300·	1230 5
63	256	·40824	·62434	421·06	1910·1	·28106	·06496	1161·	1094 5
64	242	·38382	·56124	364·12	1546·0	·18921	3·01179	1028·	961 6
65	231	·36361	·50121	317·11	1228·9	·08952	2·95192	895 2	830·5
66	218	·33846	·43501	272 28	956·57	2 98072	·88417	765·9	701·6
67	207	·31597	·37019	231·53	722·04	·85856	·80434	637·3	573·5
68	195	·29003	·30055	199·78	522·26	·71789	·70737	509·8	445·7
69	184	·26482	·23018	169·89	352·37	54700	·58164	381·6	316 3
70	174	·24055	·15919	144·27	208·10	·31827	·39963	251·0	199·8
71	132	2·12057	3·99082	97·908	110·19	·04214	2·17189	148·6	111·0
72	94	1·97313	·79161	61·889	48·304	1·68398	1·86550	73·4	48·9
73	59	·77085	·53372	34 176	14·128	·15007	1·38720	24·4	12 2
74	,28	·41716	·15007	14 128					

TABLES.

VALUATION TABLES, 30TH APRIL 1863 AND 30TH APRIL 1865.

INDEX TO TABLES.

Valuation Tables, 30th April 1863 *and 30th April* 1865.

	5 PER CENT.		3 PER CENT		4½ PER CENT.	
	1863.	1865	1863	1865	1863	1865
	In First Report, page	Page.	Page	Page.	Page	Page
a.—Incumbent Pensions under the old Rules	5	5	23	37	53	67
(1) Widows.						
(2) Daughters.						
(3) Sons.						
Ditto assigned since 1850	8	8	26	40	56	70
(4) Widows.						
(5) Daughters.						
(6) Sons.						
Incumbent Pensions under the new Rules	9	9	27	41	57	71
(7) Widows.						
(8) Daughters.						
(9) Sons.						
b.—Contingent Reversionary Pensions	13	13	30	48	60	76
Of Members on Active Service.						
(10) Widows.						
(12) Daughters.						
(14) Sons.						
Of Members retired as Annuitants.						
(11) Widows.						
(13) Daughters.						
(15) Sons.						
e.—Value of Contingent Benefits to Wives and Children of Bachelors and Widowers, if they should marry hereafter	16	16	33	49	63	79
h.—Value of Members, Ordinary and Additional Subscriptions combined	17	17	34	50	64	80
i.—Ditto Ordinary Subscriptions only	In this Report. 21	19	36	52	0	0
j.—Ditto Additional Subscriptions only	22	20	0	0	66	82

a

Incumbent Pensions under the Old Rules existing 30th April 1865, valued at 5 per cent.

(1)			(2)			(3)		
Widows.			Daughters.			Sons.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value	Age.	Pension.	Value.
	£	£		£	£		£	£
84	150	575·0						
77	300	1632·9						
75	195	1162·4	35	97	1236·7			
			50	30	358·0			
74	300	1868·1						
73	266	1737·8						
72	230	1564·5						
..	300	2040·6						
71	263	1852·3						
70	300	2197·2						
...	300	2197·2						
68	300	2367·9	36	100	1281·9			
67	78	637·9	44	26	328·3			
...	12	98·1						
...	256	2093·6	36	85	1089·6			
			33	85	1067·5			
..	300	2453·1						
...	300	2453·1						
66	259	2192·0						
65	300	2623·8	42	100	1275·2			
...	300	2623·8						
64	300	2709·3						
.	300	2709 3	40	60	773·9			
63	278	2589·0						
...	243	2263·0				20	21·0	10·3
..	300	2793·9						
62	300	2878·2						
...	300	2878·2	26	75	843·8			
			24	75	799·5			
..	300	2878·2	25	100	1096·5			
61	300	2961·0	38	97	1251·7			
.	58	572·5	26	84	945·0			
	300	2961·0	34	46	582·4			
			32	46	572·3			
30	7688	62565·5	15	1106·0	13502·3	1	21·0	10·3

a

Incumbent Pensions under the Old Rules existing 30th April 1865, valued at 5 per cent.,—continued.

(1)			(2)			(3)		
Widows			Daughters			Sons.		
Age last Birth-day	Pension	Value.	Age.	Pension	Value	Age	Pension	Value
	£	£		£	£		£	£
60	150	1521 2						
59	300	3119 7	24	98	1011 7			
58	300	3194 7						
56	300	3335·1						
55	300	3401·1	34	100	1266 1			
			33	100	1255 9			
	300	3401·1						
	300	3401·1						
54	300	3462 6						
	300	3462 6						
53	300	3520 2	31	100	1230 8			
49	231	2866 0						
	280	3474·3						
48	300	3770·1	25	46	504·4			
			20	65	603·4			
			17	65	580 7			
	300	3770·1						
46	150	1932 3						
	300	3864·6						
	300	3864 6	24	100	1066 0			
45	275	3583·8						
41	182	2462·0	20	41	380·6			
	150	2029·1						
	265	3584·6						
40	300	4086 3	20	97	900·5	18	97	227·0
38	300	4128·3	17	100	893·4			
53	13871	137801·0	26	2018	23228·8	2	118	237 3

a

Incumbent Pensions under the Old Rules existing 30th April 1865, valued at 5 per cent.,—continued.

(1)			(2)			(3)		
WIDOWS.			DAUGHTERS.			SONS.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
			27	86	990·5			
			30	45	516·9			
			27	45	518·3			
			42	100	1275·2			
			38	100	1290·4			
			44	90	1136·4			
			34	90	1139·5			
			18	100	886·5			
			16	100	913·1			
						19	28	40·3
						18	28	65·5
			46	82	1016·7			
			57	100	1085·0			
			51	78	922·3			
			42	15	191·3			
			40	15	193·5			
			35	15	191·2			
			20	85	789·1	18	85	198·9
			36	100	1281·9			
			17	1246	14367·8	3	141	304·7.
TOTAL ...	...	...	43	3264	37596·6	5	259	542·0

a

Incumbent Pensions under the Old Rules assigned since 1850 *existing* 30*th April* 1865, *valued at* 5 *per cent.*

(4)			(5)			(6)		
Widows			Daughters			Sons		
Age last Birth day	Pension	Value	Age	Pension	Value	Age	Pension	Value
	£	£		£	£		£	£
75	200	1192 2						
66	300	2538 9						
			38	100	1290 4			
			28	100	1176 3			
	150	1269 5						
	300	2538 9	33	100	1255 9			
64	223	2013 9						
61	173	1707 5						
	200	1971 0						
51	300	3627 0						
49	300	3722 1						
45	300	3909 6						
16	2446	24493 6	3	300	3722 6			

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 5 per cent.

(7)			(8)					(9)		
Widows			Daughters.					Sons.		
Age last Birth-day	Pension	Value.	Age.	Pension	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
74	300	1830·6								
64	300	2671·8	21	100	1053·5	300	106·8			
	300	2671 8								
60	300	3004 8								
59	300	3082·2						18	100	234·1
								16	100	399·9
58	300	3157·2	25	100	1084·0	300	99·9	17	100	319·2
			19	100	886 3	300	143·0			
56	300	3297·6								
53	300	3 182 7								
	300	3182 7	17	100	880·9	300	145·8	18	100	234·1
			15	100	927·8	300	139·5			
51	300	3589·5	9	80	1138·5	300	102·7	20	100	49·0
			7	60	1160·4	300	91 8	15	100	476·3
								13	100	617·1
	300	3589 5	28	100	1163·8	300	80 6			
49	300	3684 6	22	100	986 9	300	121·5	19	100	144·1
			18	100	874·1	300	146 1			
48	300	3732 6	24	100	1053·5	300	106·8	9	80	828·0
			22	100	986·9	300	121·5	7	60	882·8
47	300	3780 3	31	100	1218·4	300	65·2			
			25	100	1084·0	300	99·9			
			22	100	986·9	300	121·5			
			21	100	952·3	300	128·9			
46	300	3827·1	20	100	915 8	300	136 6	15	100	476·3
			18	100	874 1	300	146·1			
			14	100	962 3	300	134·4			
			12	100	1048 3	300	121 1			
..	300	3827 1	26	100	1112·5	300	93·2	19	100	144·1
			25	100	1084 0	300	99·9	13	100	617·1
...	300	3827·1						20	100	49·0
								16	100	399·9
								15	100	476·3
								14	100	548·5
								13	100	617·1
45	300	3872·1								
...	300	3872·1	8	80	1155·2	300	97·2	16	100	399·9
								14	100	548·5
								11	100	743·7
44	300	3914·1								
..	300	3914·1	12	100	1048·3	300	121·1			
...	300	3914·1	22	100	986 9	300	121·5	12	100	682·1
								10	80	792·1
								3	30	862·6
...	300	3914·1	24	100	1053 5	300	106·8	12	100	682·1
			22	100	986 9	300	121·5	2	30	830·6
			20	100	915·8	300	136·6			
			16	100	900 6	300	143·3			
			14	100	962·3	300	134·4			
43	300	3953·1	22	100	986·9	300	121·5	19	100	144·1
								12	100	682·1
..	300	3953·1								
..	150	1976·6								

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 5 per cent.,—continued.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day.	Pension.	Value.	Age	Pension.	Value.	Marriage Portion	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
...	300	3953·1	11	100	1090·3	300	114·7			
42	150	1990·8								
...	300	3981·6	16	100	900·6	300	143·3	20	100	49·0
			11	100	1090·3	300	114·7	17	100	319·2
...	300	3981·6	17	100	880·9	300	145·8	19	100	144·1
			16	100	900·6	300	143·3	14	100	548·5
			4	30	1122·9	300	76·9	11	100	743·7
								9	80	828·0
40	300	4048·8	19	100	886·3	300	143·0			
			17	100	880·9	300	145·8			
...	300	4048·8	23	100	1020·5	300	114·1	8	80	861·5
			12	100	1048·3	300	121·1			
...	150	2024·4								
39	300	4072·2	11	100	1090·3	300	114·7	13	100	617·1
								12	100	682·1
								5	60	900·5
								3	30	862·6
...	300	4072·2	12	100	1048·3	300	121·1	16	100	399·9
			2	30	1032·7	300	66·9	14	100	548·5
								7	60	882·8
								4	30	890·4
								3	30	862·6
								1	30	794·1
38	150	2045·4						15	100	476·3
								7	60	882·8
								5	60	900·5
37	300	4104·9						14	100	548·5
...	300	4104·9								
36	300	4115·4								
35	300	4122·3	6	60	1154·8	300	86·7	7	60	882·8
								4	30	890·4
...	150	2061·2	10	80	1120·2	300	108·5			
...	150	2061·2								
34	300	4126·5	10	80	1120·2	300	108·5	13	100	617·1
								12	100	682·1
								11	100	743·7
...	300	4126·5						7	60	882·8
								4	30	890·4
								2	30	830·6
33	300	4127·1	13	100	1004·0	300	128·0	9	80	828·0
			11	100	1090·3	300	114·7	7	60	882·8
31	150	2060·1	8	80	1155·2	300	97·2	7	60	882·8
			6	60	1154·8	300	86·7			
			5	60	1147·8	300	81·8			
...	300	4120·2	20	100	915·8	300	136·6	19	100	144·1
			18	100	874·1	300	146·1	15	100	476·3
								8	80	861·5
								7	60	882·8
...	150	2060·1	11	100	1090·3	300	114·7			
			10	80	1120·2	300	108·5			
			7	60	1160·4	300	91·8			
			5	60	1147·8	300	81·8			

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 5 per cent.,—continued.

(7)			(8)					(9)		
Widows.			Daughters					Sons.		
Age last Birth-day	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
31	300	4120·2	10	80	1120·2	300	108·5	9	80	828·0
								6	60	892·7
								4	30	890·4
								1	30	794·1
...	300	4120·2	10	80	1120·2	300	108·5	7	60	882·8
								2	30	830·6
...	150	2060·1						3	15	431·3
30	300	4112·1	10	80	1120·2	300	108·5	8	80	861·5
			9	80	1138 5	300	102·7	6	60	892·7
			5	60	1147 8	300	81·8			
28	150	2040·9								
...	300	4081 8	3	30	1080·2	300	72·0			
...	300	4081·8								
..	150	2040·9						5	60	900·5
26	300	4031·7						7	60	882·8
								5	60	900·5
...	150	2015·9								
...	300	4031·7								
25	300	4002·0								
.	300	4002·0						1	30	794·1
23	300	3931·8	5	60	1147·8	300	81·8	3	30	862·6
62	16800	213905·0	65	5770	67555·3	19500	7377 5	78	5935	50646·2

a

Incumbent Pensions (New Rules) 5 *per cent., without Mothers Living.*

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day	Pension.	Value.	Age	Pension.	Value	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
			18	100	874·1	300	146·1			
			24	100	1053·5	300	106·8			
			22	100	986·9	300	121·5			
			21	100	952·3	300	128·9			
			17	100	880·9	300	145·8			
			17	100	880·9	300	145·8	12	100	682·1
			15	100	927·8	300	139·5			
								10	80	792·1
								5	60	900·5
			16	100	900 6	300	143·3			
			15	100	927·8	300	139·5	7	60	882·8
			14	100	962·3	300	134·4			
			28	100	1163·8	300	80·6			
			36	100	1269 5	300	45·3			
			32	100	1231·7	300	60·8			
			22	100	986 9	300	121·5			
								17	100	319·2
			24	100	1053·5	300	106·8			
			20	100	915·8	300	136·6			
								17	100	319·2
								13	100	617·1
								9	80	828·0
			19	100	886·3	300	143·0	15	100	476·3
			17	100	880·9	300	145·8			
			8	80	1155·2	300	97·2	17	100	319·2
								12	100	682·1
			12	100	1048·3	300	121·1			
			3	30	1080·2	300	72·0			
								16	100	399·9
								9	80	828·0
								7	60	882·8
								5	30	900·5
			21	2010	21019·2	6300	2482·3	15	1250	9829·8
		Total	86	7780	88574·5	25800	9859·8	93	7185	60476·0

b

Value at 5 per cent. of Contingent Pensions of £ 300 to Wives of Members living 30th April 1865. (By Table No. 19).

Age of Members last Birth-day.	(10) Active.		(11) Retired.		Age of Members last Birth-day.	(10) Active.		(11) Retired.	
	No of Members.	Value of Pension.	No. of Members.	Value of Pension.		No. of Members.	Value of Pension.	No. of Members.	Value of Pension.
		£		£			£		£
21					57			9	11306·7
22	2	2026·4			58			8	10111·2
23	3	3054·3			59			5	6352·0
24	11	11267·3			60			5	6383·5
25	6	6193·2			61			2	2566·0
26	14	14572·6			62			5	6440·0
27	15	15751·5			63			2	2583·2
28	16	16952·0			64			2	2589·4
29	17	18171·3			65			3	3891·0
30	17	18332·8			66			2	2598·0
31	5	5438·5			67			1	1301·0
32	22	24112·0			68				
33	11	12137·4			69			1	1307·3
34	9	9991·8			70			3	3938·7
35	14	15625·4			71				
36	12	13452·0			72				
37	14	15754·2	1	1125·3	73			1	1323·3
38	11	12413·5	1	1128·5	74				
39	11	12441·0			75			1	1320·8
40	13	14721·2	1	1132·4					
41	14	15866·2				298	328954·4	126	156075·7
42	9	10213·2							
43	13	14781·0	2	2274·0					
44	9	10263·6							
45	3	3433·2	1	1144·4					
46	3	3447·3	1	1149·1					
47	4	4622·0	2	2311·0					
48	4	4653·6	2	2326·8					
49	3	3519·0	4	4692·0					
50	2	2369·0	2	2369·0					
51	1	1196·9	4	4787·6					
52	4	4834·8	11	13295·7					
53	4	4878·0	10	12195·0					
54	1	1229·5	12	14754·0					
55	1	1238·7	8	9909·6					
56			14	17469·2					

b

Value at 5 per cent. of Contingent Pensions of Daughters with Fathers living 30th April 1865.

Age of Daughters last Birth-day.	(12) Active.		(13) Retired.	
	No. of Daughters.	Value of Pension	No of Daughters.	Value of Pension
		£		£
0	48	13261·8	4	1105·4
1	32	9270·7	4	1158·8
2	48	14,292·0	3	893·3
3	29	8761·2	4	1208·4
4	32	9703·4	9	2729·1
5	34	10260·5	5	1508·9
6	20	5971·2	6	1791·4
7	16	4711·4	9	2650·1
8	19	5505·3	7	2028·3
9	24	6834·0	7	1993·3
10	18	5029·7	8	2235·4
11	14	3836·3	11	3014·2
12	17	4574·4	9	2421 7
13	10	2646·0	10	2646·0
14	13	3405·0	11	2881·1
15	11	2887·2	8	2099·8
16	13	3459·2	9	2394·8
17	5	1363·5	10	2726·9
18	6	1707·0	13	3698 5
19	3	907·0	10	3023·2
20	6	1965·2	16	5240·6
21	1	356·5	14	4991·1
22			12	4632·6
23	2	833·0	10	4164·8
24	1	447·8	7	3134·5
25			3	1438·3
26			8	4092·9
27			2	1088 1
28			4	2304·8
29			2	1215·2
30			2	1276·8
31				
32				
33				
34				
35			1	794·2
36			1	826·4
37				
38				
39			1	913·1
40			1	938·6
41				
42				
43				
44				
45				
46			1	1058·0
47			1	1073·8
48			1	1088·4
	422	121992·3	244	84480·8

b

Value at 5 per cent. of Contingent Pensions of Sons with Fathers living 30th April 1865.

Age of Sons last Birth-day.	(14) Active.		(15) Retired.	
	No. of Sons.	Value of Pension.	No. of Sons.	Value of Pension.
		£		£
0	47	7013·3	3	447·7
1	37	5597·0	8	1210·2
2	34	5089·5	4	598·8
3	30	4370·1	10	1456·7
4	28	3901·2	4	557·3
5	24	3143·3	9	1178·7
6	25	3033·8	10	1213·5
7	26	2884·4	10	1109·4
8	18	1801·1	9	900·5
9	22	1957·6	12	1067·8
10	15	1166·1	8	621·9
11	17	1131·4	9	599·0
12	18	1005·3	10	558·5
13	15	686·1	10	457·4
14	13	485·6	14	522·9
15	14	389·8	12	334·1
16	7	140·6	20	401·6
17	12	158·0	16	210·7
18	9	66·2	15	110·4
19			9	27·2
20	3	1·9	14	9·0
	414	44022·3	216	13593·3

e

Value at 5 per cent. of Contingent Benefits to Wives and Children of Bachelors and Widowers living 30th April 1865, if they should marry hereafter.

Age last Birth-day.	Total Members.	Married Members.	Bachelors and Widowers.	Value of Benefits to	
				Wives.	Children.
				£	£
19	1		1	557·0	388·5
20	11		11	6127·3	4273·3
21	10		10	5855·9	4077·8
22	9	2	7	4252·7	2952·8
23	37	3	34	20847·8	14388·8
24	46	11	35	21658·0	14855·8
25	33	6	27	16855·6	11488·8
26	41	14	27	16991·6	11509·8
27	24	15	9	5704 3	3841·3
28	34	16	18	11478·2	7686·5
29	37	17	20	12748·8	8190 4
30	30	17	13	8211·7	5438·9
31	13	5	8	4950·4	3261·1
32	27	22	5	2979·6	1952 2
33	11	11			
34	12	9	3	1577·4	1022·4
35	18	14	4	1971·2	1271·9
36	14	12	2	923·7	593·6
37	21	15	6	2598 8	1664·0
38	16	12	4	1627·8	1038·6
39	18	11	7	2676·7	1702 1
40	17	14	3	1078·0	682·9
41	18	14	4	1354·2	854·4
42	13	9	4	1278 4	803·0
43	17	15	2	605·0	378·2
44	11	9	2	572·5	356·0
45	6	4	2	544·3	336·6
46	4	4			
47	6	6			
48	6	6			
49	8	7	1	218·1	131·7
50	5	4	1	202·1	121·3
51	7	5	2	371·2	221·5
52	16	15	1	167·4	99·3
53	15	14	1	147·4	87·0
54	18	13	5	627·6	368·7
55	13	9	4	406·5	237·7
56	18	14	4	302·6	176·0
57	11	9	2	106·4	61·6
58	10	8	2	66·0	38·1
59	6	5	1	16·1	9·3
60	6	5	1		
61	3	2	1		
62	7	5	2		
63	3	2	1		
64	2	2			
65	3	3			
66	2	2			
67	1	1			
68					
69	1	1			
70	3	3			
71					
72					
73	1	1			
74					
75	1	1			
76	1		1		
	722	424	298	158658·3	106861·9
				£265520·2	

h

Members living 30th April 1865, and value at 5 per cent. of their Ordinary and Additional Subscriptions combined. (By Table No. 30).

Age last Birthday.	Active				Retired				Total Active and Retired	Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions.
	Bachelors.	Married.	Widowers.	Total.	Compounded Bachelors.	Married.	Widowers.	Total.			
										Rs.	Rs.
19	1			1					1	7083·5	7084·
20	11			11					11	7083 5	77919
21	10			10					10	7160·	74600·
22	7	2		9					9	7848 5	70637·
23	34	3		37					37	8241 5	304936·
24	35	11		46					46	8635 5	397233·
25	27	6		33					33	9025 5	297842·
26	27	14		41					41	9406·	385646
27	9	15		24					24	9769·	234456·
28	17	16	1	34					34	10105·	343570·
29	20	17		37					37	10403·5	384930·
30	12	17	1	30					30	10668·	320040·
31	8	5		13					13	10907 5	141798·
32	4	22	1	27					27	11119·	300213·
33		11		11					11	11294·5	124240·
34	2	9	1	12					12	11426·	137112·
35	3	14	1	18					18	11505 5	207099·
36	2	12		14					14	11522 5	161315·
37	5	14	1	20		1		1	21	11465·5	240776·
38	4	11		15		1		1	16	11321 5	181144·
39	3	11	4	18					18	11076·	199368·
40	1	13	2	16		1		1	17	10774·	183158·
41	1	14	2	17	1			1	18	10465·	188370·
42	3	9	1	13					13	10145·5	131892·
43	1	13		14		2	1	3	17	9815·	166855·
44	1	9	1	11					11	9472·	104192·
45	2	3		5		1		1	6	9115·5	54693·
46		3		3		1		1	4	8745·5	34982·
47		4		4		1	1	1	5	8360 5	41803·
48		4		4		1	1	1	5	7959·	39795·
49		3	1	4		4		4	8	7539·	60312·
50		2	1	3		1	1	1	4	7117·	28468·
51		1		1	1	1	3	2	4	6713·5	33568·
52		4		4	1	4	7	4	8	6330·	75960
53		4		4	1	2	8	2	9	5966	77358·
54		1	1	2	2	2	10	3	13	5621·	84315·

h

Members living 30th April 1865, and value at 5 per cent. of their Ordinary and Additional Subscriptions combined. (By Table No. 30),—continued.

Age last Birthday.	Active.				Retired								Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions
	Bachelors	Married.	Widowers.	Total.	Compounded Bachelors		Married.		Widowers		Total.					
															Rs.	Rs.
55		1		1	2	2	3	5			5	7	5	8	5294·	42352·
56					3		3	11		1	6	12	6	12	4984·	59808·
57							2	7	1	1	3	8	3	8	4690·	37520·
58						1	3	5		1	3	7	3	7	4411·	30877·
59						1	2	3			2	4	2	4	4147·	16588·
60							1	4		1	1	5	1	5	3893·5	19468·
61							1	1		1	1	2	1	2	3645 5	7291·
62							4	1		2	4	3	4	3	3404·	10212·
63							2			1	2	1	2	1	3169·	3169·
64							2				2		2			
65							2	1			2	1	2	1	2713·5	2714·
66							2				2		2		2492·	
67							1				1		1		2272·5	
68																
69								1				1		1	1835·5	1836
70							1	2			1	2	1	2	1629·	3258·
71																
72																
73							1				1		1			
74																
75							1				1		1			
76									1		1		1			
	250	298	19	567	7	9	43	83	2	11	52	103	52	670	Add for monthly payments	6132972· 205943
					16		126		13		155		722		Total	6338915·

i

Members living 30th April 1865, and value at 5 per cent. of their Ordinary Subscriptions only. (By Table No. 31).

AGE LAST BIRTH-DAY	TOTAL ACTIVE AND RETIRED		VALUE OF SUBSCRIPTIONS AT AGE $x + \frac{1}{2}$.	TOTAL VALUE OF SUBSCRIPTIONS	AGE LAST BIRTH-DAY	TOTAL ACTIVE AND RETIRED		VALUE OF SUBSCRIPTIONS AT AGE $x + \frac{1}{2}$	TOTAL VALUE OF SUBSCRIPTIONS.
			Rs.	Rs.				Rs.	Rs.
19		1	4172·5	4173·	58	3	7	2589·5	18127·
20		11	4172·5	45898·	59	2	4	2480 5	9922·
21		10	4358·	43580·	60	1	5	2376·5	11883·
22		9	4550·	40950·	61	1	2	2274·5	4549·
23		37	4740 5	175399·	62	4	3	2174·	6522·
24		46	4927·5	226665·	63	2	1	2075·	2075·
25		33	5109·	168597·	64	2			
26		41	5282·	216562·	65	2	1	1882·	1882·
27		24	5442·5	130620·	66	2			
28		34	5586·5	189941·	67	1			
29		37	5709·5	211252·	68				
30		30	5813·5	174405·	69		1	1519·5	1520·
31		13	5903·5	76745·	70	1	2	1429·	2858·
32		27	5978 5	161420·	71				
33		11	6034 5	66380·	72				
34		12	6068·	72816·	73	1			
35		18	6076 5	109377·	74				
36		14	6055 5	84777·	75	1			
37		21	6000 5	126011·	76	1			
38		16	5906·	94196·					
39		18	5766 5	103797·		52	670		3350951·
40		17	5603 5	95260·		722		Add for monthly payments	110302·
41		18	5439 5	97911·					
42		13	5273·	68549·				TOTAL	3461253·
43		17	5103 5	86760·					
44		11	4930·5	5423·6					
45		6	4753·5	28521·					
46		4	4572·	18288·					
47	1	5	4386·	21930·					
48	1	5	4195·5	20978·					
49		8	3999·	31992·					
50	1	4	3803	15212·					
51	2	5	3616·	18080·					
52	4	12	3439·5	41274·					
53	2	13	3273·5	42556·					
54	3	15	3117·5	46763·					
55	5	8	2971·	23768·					
56	6	12	2831 5	34014·					
57	3	8	2707·5	21660·					

j

Members living 30th April 1865, and value at 5 per cent. of their Additional Subscriptions only. (By Table No. 32).

Age last Birth-day	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions.
			Rs.	Rs.
19		1	2908·5	2909·
20		11	2908·5	31994·
21		10	3099·	30990·
22		9	3296·	29664·
23		37	3498·5	129445·
24		46	3705·5	170453·
25		33	3914 5	129179·
26		41	4121·5	168982·
27		21	4323·	103752·
28		34	4515·5	153527·
29		37	4691·5	173586·
30		30	4852·	145560·
31		13	5002	65026·
32		27	5138 5	138740·
33		11	5258·	57838·
34		12	5356·5	64278·
35		18	5428·	97704·
36		14	5466·5	76531·
37		21	5465·	114765·
38		16	5415·5	86648·
39		18	5309·5	95571·
40		17	5170·	87890·
41		18	5025·	90450·
42		13	4872·5	63343·
43		17	4711·5	80096·
44		11	4542·	49962·
45		6	4363·5	26181·
46		4	4175·	16700·
47	1	5	3975·	19875·
48	1	5	3763·	18815·
49		8	3540·	28320·
50	1	4	3314·	13256·
51	2	5	3097·	15485·
52	4	12	2890·5	34686·
53	2	13	2693·	35009·
54	3	15	2504·	37560·
55	5	8	2323·5	18588·
56	6	12	2149·5	25794·
57	8	8	1982·5	15860·

Age last Birth-day	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions.
			Rs.	Rs.
58	3	7	1822·5	12758·
59	2	4	1667·5	6670·
60	1	5	1517·	7585·
61	1	2	1371·5	2743·
62	4	3	1230 5	3692·
63	2	1	1094·5	1095·
64	2			
65	2	1	830·5	831·
66	2			
67	1			
68				
69		1	316·3	316·
70	1	2	199·8	400·
71				
72				
73	1			
74				
75	1			
76	1			
	52	670	Add for monthly payments	2781102·
	722			95641·
				2876743·

Members living 30th April 1863, and value at 5 per cent. of their Ordinary Subscriptions only. (By Table No. 31).

Age last Birth-day.	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$.	Total Value of Subscriptions.
			Rs.	Rs.
20		4	4172·5	16690·
21		13	4358·	56654·
22		24	4550·	109200·
23		33	4740·5	156437·
24		42	4927·5	206955·
25		24	5109·	122616·
26		35	5282·	184870·
27		42	5142·5	228585·
28		32	5586·5	178768·
29		14	5709·5	79933·
30		28	5813·5	162778·
31		11	5903·5	64939·
32		12	5978·5	71742·
33		18	6034·5	108621·
34		15	6068·	91020·
35		22	6076·5	133683·
36		18	6055·5	108999·
37		18	6000·5	108009·
38		19	5906·	112214·
39		19	5766·5	109564·
40		13	5603·5	72846·
41		17	5139·5	92472·
42		12	5273·	63276·
43		5	5103·5	25518·
44		6	4930·5	29583·
45		6	4753·5	28521·
46		6	4572·	27432·
47		8	4386·	35088·
48	1	4	4195·5	16782·
49	1	7	3999·	27993·
50	3	14	3803·	53242·
51	2	16	3616·	57856·
52	2	16	3439·5	55032.
53	5	8	3273·5	26188·
54	6	12	3117·5	37410·
55	3	8	2971·	23768·
56	3	9	2834·5	25511·
57	2	4	2707·5	10830·
58	2	5	2589·5	12948·
59	1	3	2480·5	7442·
60	4	3	2376·5	7130·

Age	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$.	Total Value of Subscriptions.
			Rs.	Rs.
61	2	1	2274·5	2275·
62	2			
63	2	1	2075·	2075·
64	2			
65	1			
66				
67		1	1698·5	1699·
68	1	2	1608·5	3217·
69				
70				
71	1			
72				
73	1			
74	1			
Uncertain	1			
	49	630		3158411·
	679		Add for monthly payments . .	101406·
				3259817·

Members living 30th April 1863, and value at 5 per cent. of their Additional Subscriptions only. (By Table No. 32).

Age last Birth-day.	Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$.	Total Value of Subscriptions.	Age last Birth-day.	Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$.	Total Value of Subscriptions.
			Rs.	Rs.				Rs.	Rs.
20		4	2908·5	11634·	61	2	1	1371·5	1372·
21		13	3099·	40287·	62	2			
22		24	3296·	79104·	63	2	1	1094·5	1095·
23		33	3498·5	115451·	64	2			
24		42	3705·5	155631·	65	1			
25		24	3914·5	93948·	66				
26		35	4121·5	144253·	67		1	573·5	574·
27		42	4323·	181566·	68	1	2	445·7	891·
28		32	4515·5	144496·	69				
29		14	4691·5	65681·	70·				
30		28	4852·	135856·	71	1			
31		11	5002·	55022·	72				
32		12	5138·5	61662·	73	1			
33		18	5258·	94644·	74	1			
34		15	5356·5	80348·	Uncertain	1			
35		22	5428·	119416·		49	630		2626571·
36		18	5466·5	98397·		679		Add for monthly payments ...	
37		18	5465·	98370·					85275·
38		19	5415·5	102895·					2711846·
39		19	5309·5	100881·					
40		13	5170·	67210·					
41		17	5025·	85425·					
42		12	4872·5	58470·					
43		5	4711·5	23558·					
44		6	4542·	27252·					
45		6	4363·5	26181·					
46		6	4175·	25050·					
47		8	3975·	31800·					
48	1	4	3763·	15052·					
49	1	7	3540·	24780·					
50	3	14	3314·	46396·					
51	2	16	3097·	49552·					
52	2	16	2890·5	46248·					
53	5	8	2693·	21544·					
54	6	12	2504·	30048·					
55	3	8	2323·5	18588·					
56	3	9	2149·5	19346·					
57	2	4	1982·5	7930·					
58	2	5	1822·5	9113·					
59	1	3	1667·5	5003·					
60	4	3	1517·	4551·					

a

Incumbent Pensions under the Old Rules existing 30th April 1863, valued at 8 per cent.

(1) Widows.			(2) Daughters.			(3) Sons.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
82	150	588·8						
75	300	1590 0						
73	195	1115·0	33	97	915·8			
			48	30	283·6			
72	300	1778·7						
71	266	1633·6						
70	230	1461·0						
...	300	1905 6						
69	263	1725·3						
68	300	2030·7						
.	300	2030·7						
66	300	2153·4	34	100	952·5			
65	78	575 5	42	26	254·0			
...	12	88·5						
.	256	1888 8	34	85	809·6			
			31	85	786·3			
...	300	2213·4						
.	300	2213·4						
64	259	1962·2						
63	300	2331·3	40	100	979 7			
...	32	248·7	40	11	107·8			
...	300	2331·3						
62	300	2388 0						
...	300	2388·0	38	60	585·5			
61	278	2264·8						
	269	2191·5				18	67	153·3
	300	2444·1						
60	300	2497·2						
...	300	2497·2	24	75	607·7			
			22	75	574·3			
...	300	2497·2	23	100	788·1			
59	300	2547·6	36	97	937·4			
...	58	492·5	24	84	680·6			
...	300	2547·6	32	100	935·1			
			30	100	913·7			
58	300	2594·7	34	100	952·5			
...	150	1297·4						

a

Incumbent Pensions under the Old Rules existing 30th April 1863, valued at 8 per cent.,—continued.

(1)			(2)			(3)		
Widows			Daughters.			Sons.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
57	300	2639·4	22	98	750·4			
56	300	2681·4						
54	300	2756·7						
53	300	2789·7	32	100	935 1			
			31	100	925·0			
...	300	2789·7						
.	300	2789·7						
52	300	2820·0						
.	300	2820·0						
51	300	2848·2	29	100	900·9			
47	231	2270 7						
..	280	2752·4						
46	300	2973·9	26	58	493·2			
			23	46	362·5			
			18	65	451·0			
			15	65	483 3			
...	300	2973·9						
44	150	1509·3						
...	300	3018·6						
...	300	3018·6	22	100	765·7			
43	70	708·8	21	20	148·5			
			18	20	138 8			
...	275	2784·6						
39	300	3087·9	18	46	319·2			
...	150	1544·0						
...	265	2727 7						
38	300	3093·3	18	97	673·0	16	97	370·0
36	300	3095·4	15	100	713·5			
Total... 56	14417	121007·6	31	2340	20154·3	2	164	523·3

a

Incumbent Pensions under the Old Rules existing 30th April 1863, valued at 8 per cent.,—continued.

(1)			(2)			(3)		
WIDOWS			DAUGHTERS.			SONS.		
Age last Birthday.	Pension	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
			25	86	714·5			
			28	45	398·7			
			25	45	373·9			
			40	100	979·7			
			36	100	966·4			
			31	45	416 3			
			42	90	879·3			
			32	90	811·6			
			16	100	720 4			
			14	100	771·4			
						17	28	86·2
						16	28	106·8
			44	82	795·1			
			55	100	900·4			
			49	95	892·6			
			40	15	147·0			
			38	15	146·4			
			33	15	141·6			
			18	85	589·8	16	85	324·1
			17	1208	10675·1	3	141	517·1
TOTAL... 56	14417·	121007·6	48	3548	30829·4	5	305	1040·4

a

Incumbent Pensions under the Old Rules assigned since 1850 *existing* 30*th April* 1863, *valued at* 8 *per cent.*

(4)			(5)			(6)		
Widows			Daughters			Sons.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
73	200	1143 6						
64	300	2272 8						
			36	100	966 4			
			26	100	850 3			
..	300	2272 8						
62	223	1775 1						
59	173	1469·1						
	200	1698 4						
47	300	2949 0						
43	300	3037 8						
8	1996	16618 6	2	200	1816 7			

a

Incumbent Pensions under the New Rules existing 30th April 1863, valued at 8 per cent.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day.	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
72	300	1741·2								
62	300	2350·5	22	100	753·2	300	105·3			
.	300	2350 5								
58	300	2557·2						20	100	48·5
56	300	2643 9	23	100	775·7	300	98·7	19	100	141·5
			17	100	690·0	300	124·9	15	100	444·5
...	300	2643 9						15	100	444·5
54	300	2719·2								
51	300	2810 7								
...	300	2810·7	15	100	731·0	300	115·6	19	100	141·5
			13	100	791·7	300	101·3	16	100	377·8
49	300	2861·1	7	60	885·6	300	61·4	18	100	226·9
			5	60	857·1	300	51·7	13	100	562·5
								11	100	662·6
...	300	2861·1	26	100	837·9	300	79·9			
46	300	2936·4	22	100	753·2	300	105 3	7	60	746·7
			20	100	706 0	300	118·9	5	60	740·1
45	300	2959·5	29	100	888·4	300	63·8			
			23	100	775·7	300	98·7			
			20	100	706·0	300	118·9			
			19	100	687·1	300	124·5			
44	300	2981·1	18	100	681·4	300	126 5	20	100	48·5
			16	100	707·9	300	120·9	13	100	562·5
			12	100	825 5	300	93·2			
			10	80	875·8	300	78·9			
...	300	2981·1	22	100	753·2	300	105 3	20	100	48·5
			18	100	681·4	300	126·5			
...	300	2981·1	24	100	797 7	300	92·1	17	100	305·4
			23	100	775·7	300	98·7	11	100	662·6
43	300	3000·3								
...	300	3000·3	6	60	871·4	300	56·3	14	100	505·9
								12	100	614·6
								9	80	718·9
.	300	3000·3						15	100	444·5
								11	100	662·6
								7	60	746·7
42	300	3016·5	16	100	707 9	300	120·9			
.	300	3016·5	10	80	875·8	300	78·9	19	100	141·5
. .	300	3016·5	20	100	706·0	300	118 9	10	80	697·1
								8	80	738·7
								1	30	608·0
41	300	3030·6	20	100	706·0	300	118·9	17	100	305·4
			19	100	687 1	300	124·5	10	80	697·1
. .	300	3030·6								
. .	150	1515·3								
. .	300	3030·6	9	80	883·3	300	72·6			
40	150	1521·2								
...	300	3042·3	14	100	758·9	300	109·0	18	100	226·9
			9	80	883·3	300	72·6	15	100	444 5
...	300	3042 3	15	100	731·0	300	115·6	17	100	305·4
			14	100	758·9	300	109·0	12	100	614·6
			2	30	734·7	300	38·8	9	80	718·9
								7	60	746·7
38	300	3055·8	17	100	690·0	300	124·9			
			15	100	731·0	300	115·6			

a

Incumbent Pensions under the New Rules existing 30th April 1863, valued at 8 per cent.,—continued.

(7)			(8)					(9)		
Widows			Daughters					Sons.		
Age last Birth-day	Pension	Value	Age.	Pension.	Value	Marriage Portion	Value	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
38	300	3055·8	21	100	730·2	300	112 0	6	60	743·8
			10	80	875 8	300	78·9			
..	150	1527·9								
36	300	3057·9						13	100	562·5
								5	60	740 1
								3	30	684·1
...	300	3057·9	17	100	690·0	300	124·9	13	100	562·5
			15	100	731·0	300	115·6			
35	300	3055·8						12	100	614·6
...	300	3055·8								
34	300	3052 2								
33	300	3046 8	4	30	826·9	300	47·2	5	60	740·1
								2	30	646·8
33	300	3046·8	8	80	889 9	300	66 8			
...	150	1523·4								
32	300	3039 6	8	80	889 9	300	66 8	11	100	662·6
								10	80	697·1
								9	80	718·9
...	300	3039 6						5	60	740 1
								2	30	646·8
								0	30	563·7
31	300	3030 6	11	100	856 7	300	85 7	7	60	746 7
			9	80	883 3	300	72 6	5	60	740·1
29	300	3006 6	6	60	871 4	300	56 3	5	60	740·1
			4	30	826 9	300	47 2			
			3	30	781 3	300	43·0			
...	300	3006 6	18	100	681·4	300	126 5	17	100	305·4
			16	100	707·9	300	120·9	13	100	562·5
								6	60	743 8
								5	60	740·1
...	*300	3006·6	9	80	883 3	300	72·6			
			8	80	889 9	300	66 8			
			5	60	857 1	300	51 7			
			3	30	781 3	300	43 0			
28	300	2990 1	8	80	889·9	300	66 8	6	60	713 8
			7	60	885 6	300	61·4	4	30	719·9
			3	30	781·3	300	43·0			
26	150	1473·8								
	300	2947·5	1	30	686·0	300	30 5			
..	150	1473·8								
	150	1473·8						3	30	684·1
24	300	2897 7						5	60	740 1
								3	30	684·1
	300	2897·7								
23	300	2869·5								
21	300	2811 3	3	30	781·3	300	43·0	1	30	608·0
Total 55	15450·	149953 4	59	4880	463 10 8	17700·	5230·7	61	4730	34185 0

a

Incumbent Pensions under the New Rules existing 30th April 1863, valued at 8 per cent., without Mothers living.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day.	Pension	Value.	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension	Value.
	£	£		£	£	£	£		£	£
			22	100	753·2	300	105 3			
			20	100	706·0	300	118·9			
			19	100	687·1	300	124·5			
			15	100	731·0	300	115·6			
			21	100	730·2	300	112·0			
			15	100	731·0	300	115·6	10	80	697·1
			13	100	791 7	300	101·3			
								8	80	738·7
								3	30	684·1
			14	100	758·9	300	109·0			
			13	100	791 7	300	101 3	5	60	710·1
			12	100	825·5	300	93·2			
			26	100	837 9	300	79·9	20	100	48·3
			34	100	940 0	300	44·7			
			30	100	901·2	300	59·4			
			20	100	706 0	300	118·9			
			14	1400	10891 4	4200	1399·6	5	350	2908·5
Total 55	15450·	149953·4	73	6280	57232·2	21900	6630·3	66	5080	37093·5

b

Value at 8 *per cent. of Contingent Pensions of* £300 *to Wives of Members living* 30*th April* 1863. *(By Table VI).*

Age of Members Last Birth-day.	(10) Active.		(11) Retired.		Age of Members Last Birth-day.	Active.		Retired.	
	Number of Members	Value of Pension.	Number of Members.	Value of Pension.		Number of Members.	Value of Pension.	Number of Members.	Value of Pension
		£		£			£		£
21	1	538·8			57			5	4119·0
22	4	2163·6			58	1	837·6	4	3350·4
23	3	1633·5			59			3	2551·5
24	9	4943·7			60			6	5189·4
25	14	7774·2			61			2	1757·4
26	13	7304·7	2	1123·8	62			2	1781·4
27	9	5121·9			63			3	2708·1
28	15	8649·0			64			2	1830·0
29	6	3504·6			65			1	926·4
30	18	10659·6			66				
31	11	6603·3			67				
32	10	6078·0			68			3	2887·2
33	12	7380·0			69				
34	12	7459·2			70				
35	15	9418·5	1	627·9	71			1	1009·5
36	13	8236·8	1	633·6	72				
37	12	7664·4			73			1	1037·1
38	13	8365·5	1	613·5					
39	15	9715·5				288	180192·6	114	89564·1
40	11	7161·0							
41	13	8502·0	2	1308·0					
42	10	6579·0							
43	4	2648 4							
44	4	2671·2							
45	5	3369·0							
46	5	3403·5	1	680·7					
47	4	2756·4	3	2067·3					
48	2	1398·6	2	1398·6					
49	2	1421·4	3	2132·1					
50	6	4347·0	10	7245·0					
51	5	3696·0	10	7392·0					
52	5	3768·0	9	6782·4					
53	1	768·0	8	6144·0					
54	3	2345·4	11	8599·8					
55	1	795·6	9	7160·4					
56	1	809·7	8	6477·6					

b

Value at 8 *per cent. of Contingent Pensions of Daughters with Fathers living* 30*th April* 1863.

Daughter's age last Birth-day.	(12) Active.		(13) Retired.		Daughter's age last Birth-day	Active.		Retired.	
	Number of Daughters.	Value of Pensions.	Number of Daughters.	Value of Pensions.		Number of Daughters	Value of Pensions	Number of Daughters	Value of Pensions.
		£		£			£		£
0	53	8363·4	4	631·2	36				
1	31	5195 6	6	1005·6	37			1	577·2
2	32	5574·4	8	1393·6	38			1	603·1
3	35	6251·0	4	714·4	39				
4	20	3616 0	5	904·0	40				
5	20	3622 0	6	1086 6	41				
6	21	3784·2	6	1081·2	42			1	697·7
7	25	4460 0	6	1070·4	43				
8	25	4402·5	4	704·4	44			1	740·8
9	16	2774·4	10	1734 0	45			1	762·3
10	19	3235·7	9	1532·7	46			1	783·2
11	10	1669·0	10	1669·0					
12	16	2620 8	9	1474·2		397	68595·2	225	46328·7
13	13	2093·0	6	966·0					
14	13	2069·6	10	1592·0					
15	8	1276·8	9	1436·4					
16	8	1293·6	12	1940·4					
17	7	1158·5	9	1489·5					
18	8	1376·8	17	2925·7					
19	2	366·0	16	2928·0					
20	6	1188 0	11	2178·0					
21	3	646·5	9	1939·5					
22	2	467·2	9	2102·4					
23	1	252·6	3	757·8					
24	2	544·8	6	1634·4					
25	1	292·8	3	878·4					
26			4	1256·4					
27			2	671·6					
28			2	715·6					
29			1	380 0					
30			1	402 1					
31									
32									
33			1	471·8					
34			1	497·1					
35									

b

Value at 8 *per cent. of Contingent Pensions of Sons with Fathers living* 30*th April* 1863.

(14)			(15)	
Active.			Retired.	
Son's age last Birth-day.	Number of Sons.	Value of Pension.	Number of Sons.	Value of Pension.
		£		£
0	44	4645·1	3	316·7
1	35	3820·3	9	982·4
2	31	3415·9	2	220·4
3	25	2733·0	9	983·9
4	27	2875·0	9	958·3
5	29	2954·5	9	916·9
6	21	2016·2	5	480·1
7	24	2143·4	13	1161·0
8	16	1310·6	7	573·4
9	17	1259·0	11	814·7
10	21	1381·2	9	591·9
11	17	972·6	10	572·1
12	16	780·6	15	731·9
13	15	609·3	12	487·4
14	13	426·7	20	656·4
15	14	357·6	15	383·1
16	13	243·9	13	243·9
17	2	25·0	9	112·7
18	4	28·4	15	106·7
19	7	20·7	8	23·7
20	3	1·9	7	4·4
	394	32020·9	210	11322·0

e

Value at 8 *per cent. of Contingent Benefits to Wives and Children of Bachelors and Widowers living* 30*th April* 1863, *if they should marry hereafter.*

Age last Birth-day.	Total Members	Married Members.	Bachelors and Widowers.	Value of Benefits to		Age.	Total Members.	Married Members.	Bachelors and Widowers.	Value of Benefits to	
				Wives	Children.					Wives.	Children.
				£	£					£	£
20	4		4	1005·4	694·0	53	13	9	4	357·4	175 3
21	12	1	11	2969·5	2044·9	54	18	14	4	299·3	149·9
22	24	4	20	5695·4	3904·6	55	11	10	1	63 6	30·5
23	33	3	30	8683·2	5898 0	56	12	9	3	144·3	68·3
24	43	9	34	10008·6	6731·7	57	6	5	1	34·4	16·1
25	24	14	10	2994·7	1994·1	58	7	5	2	43·4	20·1
26	36	15	21	6397·1	4217·4	59	4	3	1	10·8	4·9
27	41	9	32	9914 2	6472·3	60	7	6	1		
28	33	15	18	5669·8	3667·0	61	3	2	1		
29	14	6	8	2543 8	1629·8	62	2	2			
30	29	18	11	3497·0	2219·0	63	3	3			
31	11	11				64	2	2			
32	12	10	2	607·1	377·6	65	1	1			
33	18	12	6	1713·7	1053 6	66					
34	14	12	2	536·3	326·2	67	1		1		
35	22	16	6	1509·2	968·9	68	3	3			
36	18	14	4	911·2	563·2	69					
37	19	12	7	1552·8	917·8	70					
38	17	14	3	627·0	367·3	71	1	1			
39	19	15	4	788·1	457·4	72					
40	14	11	3	557·6	320·6	73	1	1			
41	17	15	2	352·1	200·4	74	1		1		
42	12	10	2	334·5	188·3	75					
43	6	4	2	319·1	177·6	76					
44	5	4	1	152·4	83·8						
45	6	5	1	146·4	79·5		679	402	277	71930·9	46700·2
46	6	6									
47	8	7	1	136·6	72·4					118631·1	
48	5	4	1	131·0	68·5						
49	7	5	2	248·0	127·9						
50	17	16	1	116·7	59·4						
51	18	15	3	326·7	164·1						
52	19	14	5	499·2	247·8						

h

Members living 30th April 1863, and value at 8 per cent. of their Ordinary and Additional Subscriptions combined.

Age last Birthday.	Bachelors	Married	Widowers.	Total.	Compounded Bachelors.		Married.		Widowers.		Total.		Total Active and Retired.	Value of Subscriptions at age 21½.	Total Value.
														Rs.	Rs.
20	4			4									4	4335·	17340·
21	12	1		13									13	4655·	60515·
22	20	4		24									24	4993·5	119844·
23	30	3		33									33	5343·5	176335·5
24	34	8		42									42	5702·	239484·
25	10	14		24									24	6065·	145560·
26	18	13	2	33				2				2	35	6427·	221945·
27	33	9		42									42	6781·	284802·
28	17	15		32									32	7119·	227808·
29	7	6	1	14									14	7429·5	104013·
30	10	17	1	28									28	7716·	216048·
31		11		11									11	7988·	87868·
32	2	10		12									12	8240·5	98886·
33	4	12	2	18									18	8467·	152406·
34	2	13		15									15	8659·5	129892·5
35	6	15		21				1				1	22	8808·5	193787·
36	4	13		17				1				1	18	8904·	160272·
37	4	12	2	18									18	8933·5	160803·
38	1	15	2	18				1				1	19	8881·5	168718·5
39	2	15	2	19									19	8732·0	165908·
40	3	10		13									13	8527·5	110857·5
41	1	13	1	15				2				2	17	8316·5	141380·5
42	1	10	1	12									12	8096·	97152·
43	2	3		5									5	7864·5	39322·5
44	1	5		6									6	7621·	45726·
45		5	1	6									6	7361·	44184·
46		5		5				1				1	6	7092·5	42555·
47		4	1	5				3				3	8	6805·	54440·
48		2	1	3			1	1			1	1	4	6199·5	25998·
49		2		2	1			4		1	1	5	7	6174·	43218·
50		6		6		1	3	7			3	8	14	5843·	81802·
51		5		5		2	2	8		1	2	11	16	5525·5	88408·
52		5	1	6	1	2	1	7		1	2	10	16	5224·	83584·
53		1		1	2	2	3	5			5	7	8	4937·5	39500·
54		3		3	2		4	8		1	6	9	12	4666·	55992·
55		1		1			2	7	1		3	7	8	4409·	35272·

h

Members living 30th April 1863, and value at 8 per cent. of their Ordinary and Additional Subscriptions combined,—continued.

Age last Birth Day	Bachelors.	Married	Widowers.	Total.	Compounded Bachelors		Married.		Widowers.		Total.		Total Active and Retired		Value of Subscriptions at Age x + ½	Total Value.
															Rs	Rs
56		1		1		2	3	6			3	8	3	9	4165	37485
57						1	2	3			2	4	2	4	3933 5	15734
58		1		1			1	3	1	1	2	4	2	5	3714 5	18572 5
59							1	2		1	1	3	1	3	3508	10524
60							4	2		1	4	3	4	3	3308 5	9925 5
61							2			1	2	1	2	1	3112 5	3112 5
62							2				2		2			
63							2	1			2	1	2	1	2732·5	2732 5
64							2				2		2			
65							1				1		1			
66																
67										1		1		1	1996 5	1996 5
68							1	2			1	2	1	2	1812	3624
69																
70																
71							1				1		1			
72																
73							1				1		1			
74									1		1		1			
											Uncertain		1			
	228	288	18	534	6	10	39 *	77	3	9	48	96	49	630	Add for Monthly Payments	4268363 5 189205
					16		116		244		144		679			4457569

i

Members living 30th April 1863, and value at 8 per cent. of their Ordinary Subscriptions only.

Age last Birth-day.	Total Active and Retired		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions
			Rs.	Rs.
20		4	2647 5	10590
21		13	2810·	36530·
22		24	2981 5	71556·
23		33	3155 5	101132·
24		42	3330·	139860·
25		24	3503·	84072·
26		35	3672 5	128538·
27		42	3835	161070·
28		32	3986	127552·
29		14	4120 5	57687·
30		28	4211·	118748·
31		11	4352	47872·
32		12	4451·5	53118·
33		18	4537	81666·
34		15	4605·	69075·
35		22	4651·	102322
36		18	4671·	84078·
37		18	4660 5	83889·
38		19	4613	87647·
39		19	4521 5	85909·
40		13	4406 5	57285·
41		17	4290 5	72939·
42		12	4172·	50064·
43		5	4050·	20250·
44		6	3921 5	23547·
45		6	3795·	22770·
46		6	3660 5	21963·
47		8	3521·	28168·
48	1	4	3375 5	13502
49	1	7	3223 5	22565·
50	3	14	3070 5	42987·
51	2	16	2924·	46784·
52	2	16	2786 5	44584·
53	5	8	2657 5	21260·
54	6	12	2536	30432·
55	3	8	2422 5	19380·
56	3	9	2317·5	20858
57	2	4	2220·5	8882·
58	2	5	2131 5	10658

Age.	Total Active and Retired		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions
			Rs.	Rs.
59	1	3	2050·5	6152·
60	4	3	1973 5	5921·
61	2	1	1897·5	1898·
62	2			
63	2	1	1748 5	1749·
64	2			
65	1			
66				
67		1	1462 5	1463·
68		2	1393·5	2787·
69				
70				
71	1			
72				
73	1			
74	1			
Uncertain	1			
	19	630		2335059·
	679		Add for Monthly Payments	101406
				2436465·

a

Incumbent Pensions under the Old Rules existing 30th April 1865, valued at 8 per cent.

(1)			(2)			(3)		
WIDOWS.			DAUGHTERS.			SONS.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
84	150	534·3						
77	300	1466·7						
75	195	1033·5	35	97	931·0			
...			50	30	280·4			
74	300	1652·4						
73	266	1521·0						
72	230	1363·7						
...	300	1778·7						
71	263	1615·1						
70	300	1905·6						
...	300	1905·6						
68	300	2030·7	36	100	966·4			
67	78	544·1	44	26	252·1			
...	12	83·7						
...	256	1785·6	36	85	821·4			
...			33	85	802·5			
...	300	2092·5						
...	300	2092·5						
66	259	1859·1						
65	300	2213·4	42	100	977·0			
..	300	2213·4						
64	300	2272·8						
...	300	2272·8	40	60	587·8			
63	278	2160·4						
...	243	1888·3				20	21·0	10·3
...	300	2331·3						
62	300	2388·0						
...	300	2388·0	26	75	637·7			
...			24	75	607·7			
...	300	2388·0	25	100	830·9			
61	300	2444·1	38	97	946·6			
...	58	472·5	26	84	714·3			
...	300	2444·1	34	46	438·2			
...			32	46	430·2			
60	150	1248·6						
59	300	2547·6	24	98	794·0			
58	300	2594·7						

a

Incumbent Pensions under the Old Rules existing 30th April 1865, *valued at* 8 *per cent.*,—continued.

(1)			(2)			(3)		
Widows.			Daughters.			Sons.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
56	300	2681·4						
55	300	2721·0	34	100	952·5			
...			33	100	944·1			
...	300	2721·0						
...	300	2721·0						
54	300	2756·7						
...	300	2756·7						
53	300	2789·7	31	100	925·0			
49	231	2232·0						
...	280	2705·4						
48	300	2923·8	25	46	382 2			
...			20	65	467 0			
...			17	65	456·6			
...	300	2923·8						
46	150	1487·0						
...	300	2973·9						
...	300	2973·9	21	100	810·2			
45	275	2747·3						
41	182	1861·4	20	41	291·6			
...	150	1534·1						
...	265	2710·1						
40	300	3079·8	20	97	696·9	18	97	221·9
38	300	3093·3	17	100	702·5			
53	13,871	111926·1	26	2,018	17649·8	2	118	232·2

Incumbent Pensions 8 per cent. (without Mothers living).

WIDOWS.			DAUGHTERS			SONS.		
Age last Birth day	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
			27	86	747 2			
			30	45	411·2			
			27	45	391·0			
			42	100	977 0			
			38	100	975 9			
			44	90	872 6			
			31	90	857 3			
			18	100	693·9			
			16	100	720 4			
						19	28	39 9
						18	28	64 1
			16	82	785 6			
			57	100	876 9			
			51	78	725 1			
			42	15	146·6			
			40	15	147 0			
			35	15	144 0			
			20	85	610 7	18	85	191 1
			36	100	966·4			
			17	1,246	11049·1	3	141	298 1
TOTAL			43	3,264	28698 9	5	259	530 6

a

Incumbent Pensions under the Old Rules assigned since 1850, *existing* 30*th April* 1865, *valued at* 8 *per cent.*

(4)			(5)			(6)		
Widows			Daughters			Sons		
Age last Birth-day	Pension	Value.	Age	Pension	Value.	Age	Pension	Value
	£	£		£	£		£	£
75	200	1060 0						
66	300	2153·4	38	100	975 9			
			28	100	886 0			
	150	1076 7						
	300	2153 4	33	100	911 1			
64	223	1689 4						
61	173	1409 4						
	200	1629 4						
51	300	2818 2						
49	300	2898 6						
45	300	2997·0						
10	2,446	19915·5	3	300	2806·0			

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 8 per cent.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day.	Pension.	Value.	Age.	Pension	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
71	300	1614 9								
64	300	2235·3	21	100	797·7	300	92·1			
	300	2235·3								
60	300	2159 7								
59	300	2510·1						18	100	226·9
								16	100	377·8
58	300	2557 5	25	100	818 4	300	85·9	17	100	305·4
			19	100	687·1	300	124·5			
56	300	2613 9								
53	300	2752·2								
	300	2752 2	17	100	690·0	300	121 9	18	100	226·9
			15	100	731·0	300	115·6			
51	300	2810 7	9	80	883·3	300	72·6	20	100	48·5
			7	60	885 6	300	61·4	15	100	414·5
								13	100	562·5
	300	2810·7	28	100	873·5	300	68·7			
49	300	2861 1	22	100	753·2	300	105·3	19	100	141·5
			18	100	681·4	300	126·5			
48	300	2886 3	24	100	797 7	300	92·1	9	80	718·9
			22	100	753·2	300	105·3	7	60	746·7
47	300	2911·5	31	100	912·5	300	55·4			
			25	100	818·4	300	85·9			
			22	100	753·2	300	105 3			
			21	100	730·2	300	112·0			
46	300	2936·4	20	100	706·0	300	118·9	15	100	444·5
			18	100	681·4	300	126 5			
			14	100	758·9	300	109·0			
			12	100	825·5	300	93 2			
...	300	2936·4	26	100	837·9	300	79·9	19	100	141·5
			25	100	818·4	300	85·9	13	100	562 5
...	300	2936 4						20	100	48·5
								16	100	377 8
								15	100	414·5
								14	100	505·9
								13	100	562 5

a

Incumbent Pensions under the New Rules existing 30th April 1865, *valued at* 8 *per cent.*,—continued.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day	Pension	Value.	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
45	300	2959·5								
	300	2959·5	8	80	889·9	300	66·8	16	100	377·8
								14	100	505·9
								11	100	662·6
44	300	2981·1								
	300	2981·1	12	100	825·5	300	93·2			
	300	2981·1	22	100	753·2	300	105·3	12	100	614·6
								10	80	697·1
								3	30	684·1
...	300	2981·1	24	100	797 7	300	92·1	12	100	614·6
			22	100	753 2	300	105·3	2	30	646·8
			20	100	706·0	300	118·9			
			16	100	707·9	300	120·9			
			14	100	758·9	300	109·0			
43	300	3000·3	22	100	753·2	300	105·3	19	100	141·5
								12	100	614·6
	300	3000·3								
..	150	1500·3								
	300	3000 3	11	100	856·7	300	85·7			
42	150	1508·2								
..	300	3016·5	16	100	707·9	300	120·9	20	100	48·5
			11	100	856·7	300	85 7	17	100	305·4
..	300	3016·5	17	100	690·0	300	124·9	19	100	141·5
			16	100	707·9	300	120·9	14	100	505·9
			4	30	826·9	300	47·2	11	100	662·6
								9	80	718·9
40	300	3012·3	19	100	687·1	300	124·5			
			17	100	690·0	300	124·9			
	300	3012·3	23	100	775·7	300	98·7	8	80	738·7
			12	100	825·5	300	93·2			
	150	1521·2								
39	300	3050·4	11	100	856·7	300	85·7	13	100	562·5
								12	100	614·6
								5	60	710·1
								3	30	684·1

a

Incumbent Pensions under the New Rules existing 30th April 1865, *valued at* 8 *per cent.*,—continued.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day.	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
39	300	3050·4	12	100	825·5	300	93·2	16	100	377·8
			2	30	734·7	300	38·8	14	100	505·9
								7	60	716·7
								4	30	719·9
								3	30	684·1
								1	30	608·0
38	150	1527·9						15	100	444·5
								7	60	746·7
								5	60	740 1
37	300	3058·2						14	100	505·9
...	300	3058·2								
36	300	3057·9								
35	300	3055·8	6	60	871 1	300	56·3	7	60	746·7
								4	30	719·9
...	150	1527·9	10	80	875·8	300	78·9			
...	150	1527·9								
34	300	3052·2	10	80	875·8	300	78·9	13	100	562·5
								12	100	614·6
								11	100	662·6
...	300	3052·2						7	60	746·7
								4	30	719·9
								2	30	646 8
33	300	3046·8	13	100	791·7	300	101·3	9	80	718·9
			11	100	856·7	300	85·7	7	60	746·7
31	150	1515·3	8	80	889·9	300	66·8	7	60	746·7
			6	60	871·4	300	56·3			
			5	60	857·1	300	51·7			
...	300	3030·6	20	100	706·0	300	118·9	19	100	141·5
			18	100	681·4	300	126·5	15	100	444·5
								8	80	738·7
								7	60	746·7
...	150	1515·3	11	100	856·7	300	85·7			
			10	80	875·8	300	78·9			
			7	60	885·6	300	61·4			
			5	60	857·1	300	51·7			

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 8 per cent.,—continued.

(7)			(8)					(9)		
Widows			Daughters					Sons		
Age last Birth-day	Pension	Value	Age	Pension	Value	Marriage Portion	Value	Age	Pension	Value.
	£	£		£	£	£	£		£	£
31	300	3030 6	10	80	875 8	300	78 9	9	80	718 9
								6	60	743 8
								4	30	719·9
								1	30	608 0
	300	3030 6	10	80	875 8	300	78 9	7	60	716·7
								2	30	616 8
	.150	1515·3						3	15	684 1
30	300	3019 8	10	80	875 8	300	78·9	8	80	738 7
			9	80	883 3	300	72 6	6	60	743·8
			5	60	857 1	300	51 7			
28	150	1495 1								
	300	2990 1	3	30	781 3	300	13 0			
	300	2990 1								
	150	1195 1						5	60	740·1
26	300	2917 5						7	60	746 7
								5	60	740 1
	150	1473 8								
	300	2917 5								
25	300	2923 5								
	300	2923·5						1	30	608 0
23	300	2869 5	5	60	857 1	300	51·7	3	30	684·1
62	16,800	162121 2	65	5,570	51939 9	19,500	5862 7	78	5,935	43822 4

a

Incumbent Pensions (New Rules) 8 per cent. without Mothers living.

Widows.			Daughters.					Sons.		
Age last Birth-day.	Pension	Value	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
			18	100	681·4	300	126·5			
			24	100	797·7	300	92·1			
			22	100	753·2	300	105·3			
			21	100	730·2	300	112·0			
			17	100	690·0	300	124·9			
			17	100	690 0	300	124·9	12	100	614·6
			15	100	731·0	300	115·6			
								10	80	697·1
								5	60	710·1
			16	100	707·9	300	120·9			
			15	100	731 0	300	115·6	7	60	716 7
			11	100	758·9	300	109·0			
			28	100	873 5	300	68 7			
			36	100	953·9	300	38·3			
			32	100	922 6	300	51 6			
			22	100	753·2	300	105·3			
								17	100	305·4
			21	100	797 7	300	92 1			
			20	100	706 0	300	118·9			
								17	100	305·1
								13	100	562·5
								9	80	718·9
			19	100	687 1	300	121·5	15	100	444·3
			17	100	690·0	300	124·9			
			8	80	889·9	300	66·8	17	100	305·4
								12	100	614·6
			12	100	825·5	300	93·2			
			3	30	781·3	300	43·0			
								16	100	377·8
								9	80	718·9
								7	60	746·7
								5	30	740·1
			21	2,010	16152·0	6,300	2071 1	15	1,250	8638·7
Total	..	..	86	7,780	68091·9	25,800	7936·8	93	7,185	52161·1

b

Value at 8 *per cent. of Contingent Pensions of* £300 *to Wives of Members living 30th April* 1865. (*By Table VI*).

Age of Members last Birth-day.	(10) Active.		(11) Retired.		Age.	(10) Active.		(11) Retired.	
	No. of Members.	Value of Pension.	No. of Members.	Value of Pension.		No. of Members.	Value of Pension.	No. of Members.	Value of Pension.
		£		£			£		£
22	2	1081·8			58			8	6700·8
23	3	1633·5			59			5	4252·5
24	11	6042·3			60			5	4324·5
25	6	3331·8			61			2	1757·4
26	14	7866·6			62			5	4453·5
27	15	8536·5			63			2	1805·4
28	16	9225·6			64			2	1830·0
29	17	9929·7			65			3	2779·2
30	17	10067·4			66			2	1876·2
31	5	3001·5			67			1	949·8
32	22	13371·6			68				
33	11	6765·0			69			1	976·8
34	9	5594·4			70			3	2978·1
35	14	8790·6			71				
36	12	7603·2			72				
37	14	8941·8	1	638·7	73			1	1037·1
38	11	7078·5	1	643·5	74				
39	11	7124·7			75			1	1058·7
40	13	8463·0	1	651·0					
41	14	9156·0							
42	9	5921·1				298	185745·3	126	101883·3
43	13	8607·3	2	1324·2					
44	9	6010·2							
45	3	2021·4	1	673·8					
46	3	2042·1	1	680·7					
47	4	2756·4	2	1378·2					
48	4	2797·2	2	1398·6					
49	3	2132·1	4	2842·8					
50	2	1449·0	2	1449·0					
51	1	739·2	4	2956·8					
52	4	3014·4	11	8289·6					
53	4	3072·0	10	7680·0					
54	1	781·8	12	9381·6					
55	1	795·6	8	6364·8					
56			14	11335·8					
57			9	7414·2					

b

Value at 8 per cent. of Contingent Pensions of Daughters with Fathers living 30th April 1865.

Age of Daughters last Birth-day.	(12) Active.		(13) Retired.		Age.	(12) Active.		(13) Retired.	
	No of Daughters	Value of Pensions	No of Daughters	Value of Pensions		No of Daughters	Value of Pensions.	No of Daughters.	Value of Pensions.
		£		£			£		£
0	48	7574·4	4	631·2	36			1	550 7
1	32	5363·2	4	670·4	37				
2	48	8361·6	3	522·6	38				
3	29	5179·1	4	714·1	39			1	628·2
4	32	5785·6	9	1627·2	40			1	652·6
5	34	6157·4	5	905·5	41				
6	20	3604·0	6	1081 2	42				
7	16	2851·4	9	1605 6	43				
8	19	3345 9	7	1232 7	44				
9	24	4161·6	7	1213·8	45				
10	18	3065 1	8	1362·1	46			1	783·2
11	14	2336 6	11	1835·9	47			1	802 8
12	17	2784 6	9	1474·2	48			1	821·1
13	10	1610·0	10	1610 0					
14	13	2069 6	11	1751 2		422	72701·6	241	51934·0
15	11	1755·6	8	1276 8					
16	13	2102 1	9	1455 3					
17	5	827·5	10	1655·0					
18	6	1032 6	13	2237·3					
19	3	549·0	10	1830 0					
20	6	1188·0	16	3168·0					
21	1	215·5	14	3017·0					
22			12	2803·2					
23	2	505·2	10	2526·0					
24	1	272·1	7	1906·8					
25			3	878 4					
26			8	2512 8					
27			2	671 6					
28			4	1431·2					
29			2	760·0					
30			2	804·2					
31									
32									
33									
34									
35			1	523·5					

b

Value at 8 *per cent. of Contingent Pensions of Sons with Fathers living* 30*th April* 1865.

Age of Sons last Birth-day.	(14) Active.		(15) Retired.	
	No. of Sons.	Value of Pension.	No. of Sons.	Value of Pension.
		£		£
0	47	4961·8	3	316·7
1	37	4038·6	8	873·2
2	34	3746·5	4	440·8
3	30	3279·6	10	1093·2
4	28	2981·4	4	425·9
5	24	2415·1	9	916·9
6	25	2400·3	10	960·1
7	26	2322·1	10	893·1
8	18	1474·4	9	737·2
9	22	1629·3	12	888·7
10	15	986·6	8	526·2
11	17	972·6	9	514·9
12	18	878·2	10	487·9
13	15	609·3	10	406·2
14	13	426·7	14	459·5
15	14	357·6	12	306·5
16	7	131·3	20	375·2
17	12	150·2	16	200·3
18	9	61·0	15	106·7
19			9	26·6
20	3	1·9	14	8·8
Total ...	414	33857·5	216	10964·6

e.

Value at 8 per cent. of Contingent Benefits to Wives and Children of Bachelors and Widowers living 30th April 1865, if they should marry hereafter.

Age last Birth-day.	Total Members.	Married Members.	Bachelors and Widowers	Value of Benefits to	
				Wives.	Children.
				£	£
19	1		1	251·4	173·5
20	11		11	2765·0	1908·5
21	10		10	2699·5	1859·0
22	9	2	7	1993·4	1366·6
23	37	3	34	9841·0	6684·0
24	46	11	35	10303 0	6929 7
25	83	6	27	8085·7	5384·1
26	41	14	27	8225·3	5422·4
27	24	15	9	2788·4	1820·3
28	34	16	18	5069·8	3667·0
29	37	17	20	6359·4	4074·4
30	30	17	13	4132·8	2622·5
31	13	5	8	2510·0	1577·0
32	27	22	5	1517·9	944·0
33	11	11			
34	12	9	3	804·4	489·3
35	18	14	4	1006·1	605·9
36	14	12	2	472·1	281·6
37	21	15	6	1331·0	786·7
38	16	12	4	836·0	489·7
39	18	11	7	1379·2	800·5
40	17	14	3	557·6	320·6
41	18	14	4	701·2	400·8
42	13	9	4	669·0	376 7
43	17	15	2	319 1	177·6
44	11	9	2	304 7	167·5
45	6	4	2	292·8	159·0
46	4	4			
47	6	6			
48	6	6			
49	8	7	1	124·0	64·0
50	5	4	1	116·7	59·4
51	7	5	2	217·8	109·4
52	16	15	1	99·8	49·6

Age.	Total Members	Married Members.	Bachelors and Widowers	Value of Benefits to	
				Wives.	Children.
				£	£
53	15	14	1	89·4	43·8
54	18	13	5	386·7	187·4
55	13	9	4	254·5	121·9
56	18	14	4	192·4	91·0
57	11	9	2	68·8	32·2
58	10	8	2	43·4	20·1
59	6	5	1	10·8	4·9
60	6	5	1		
61	3	2	1		
62	7	5	2		
63	3	2	1		
64	2	2			
65	3	3			
66	2	2			
67	1	1			
68					
69	1	1			
70	3	3			
71					
72					
73	1	1			
74					
75	1	1			
76	1		1		
	722	424	298	77423 1	50672·6
				£128095·7	

h

Members living 30th April 1865, and value at 8 per cent. of their Ordinary and Additional Subscriptions combined.

Age last Birthday.	Active.				Retired.								Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$.	Total Value.
	Bachelors.	Married.	Widowers.	Total.	Compounded Bachelors		Married.		Widowers.		Total.					
															Rs.	Rs.
19	1			1										1	4335·	4335·
20	11			11										11	4335·	47685·
21	10			10										10	4655·	46550·
22	7	2		9										9	4993·5	44941·5
23	34	3		37										37	5343·5	197709·5
24	35	11		46										46	5702·	262292·
25	27	6		33										33	6065·	200145·
26	27	14		41										41	6427·	263507·
27	9	15		24										24	6781·	162744·
28	17	16	1	34										34	7119·	242046·
29	20	17		37										37	7429·5	274891·5
30	12	17	1	30										30	7716·	231480·
31	8	5		13										13	7988·	103844·
32	4	22	1	27										27	8240·5	222493·5
33		11		11										11	8467·	93137·
34	2	9	1	12										12	8659·5	103914·
35	3	14	1	18										18	8808·5	158553·
36	2	12		14										14	8904·	124656·
37	5	14	1	20				1				1		21	8933·5	187603·5
38	4	11		15				1				1		16	8881·5	142104·
39	3	11	4	18										18	8732 0	157176·
40	1	13	2	16				1				1		17	8527·5	144967·5
41	1	14	2	17		1						1		18	8316·5	149697·
42	3	9	1	13										13	8096·	105248·
43	1	13		14				2		1		3		17	7864·5	133696·5
44	1	9	1	11										11	7621·	83831·
45	2	3		5				1				1		6	7364·	44184·
46		3		3				1				1		4	7092·5	28370·
47		4		4			1	1			1	1	1	5	6805·	34025·
48		4		4			1	1			1	1	1	5	6199·5	32497·5
49		3	1	4				4				4		8	6174·	49392·
50		2	1	3			1	1			1	1	1	4	5843·	23372·
51		1		1	1		1	3		1	2	4	2	5	5525·5	27627·5
52		4		4		1	4	7			4	8	4	12	5224·	62688·
53		4		4		1	2	8			2	9	2	13	4937·5	64187·5
54		1	1	2	1	2	2	10		1	3	13	3	15	4666·	69990·

h

Members living 30th April 1865, and value at 8 per cent. of their Ordinary and Additional Subscriptions combined,—continued.

Age last Birthday.	Active.				Retired								Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value.
	Bachelors	Married.	Widowers	Total.	Compounded Bachelors.		Married.		Widowers		Total.					
															Rs.	Rs.
55		1		1	2	2	3	5			5	7	5	8	4409·	35272·
56					3		3	11		1	6	12	6	12	4165·	49980·
57							2	7	1	1	3	8	3	8	3933 5	31468·
58						1	3	5		1	3	7	3	7	3714·5	26001·5
59						1	2	3			2	4	2	4	3508·	14032·
60							1	4		1	1	5	1	5	3308 5	16542·5
61							1	1		1	1	2	1	2	3112 5	6225·
62							1	1		2	4	3	4	3	2921·	8763·
63							2			1	2	1	2	1	2732·5	2732·5
64							2				2		2			
65							2	1			2	1	2	1	2362·5	2362·5
66							2				2		2			
67							1				1		1			
68																
69								1				1		1	1624·	1624·
70							1	2			1	2	1	2	1444·5	2889·
71																
72																
73							1				1		1			
74																
75							1				1		1			
76									1		1		1			
	250	298	19	567	7	9	43	83	2	11	52	103	52	670		4523473·
															Add for Monthly Payments	205943·
															Rs. . .	4729416·

i

Members living 30th April 1865, and value at 8 per cent. of their Ordinary Subscriptions only.

Age last Birth-day.	Total Active and Retired		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions.	Age.	Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions
			Rs	Rs.				Rs.	Rs.
19		1	2647·5	2648·	57	3	8	2220·5	17764·
20		11	2617 5	29123·	58	3	7	2131·5	14921·
21		10	2810·	28100·	59	2	4	2050·5	8202·
22		9	2981 5	26834·	60	1	5	1973·5	9868·
23		37	3155·5	116751·	61	1	2	1897·5	3795·
24		46	3330·	153180·	62	4	3	1822 5	5468·
25		33	3503·	115599·	63	2	1	1748·5	1749·
26		41	3672·5	150573·	64	2			
27		24	3835·	92040·	65	2	1	1603·5	1604·
28		34	3986·	135524·	66	2			
29		37	4120·5	152159·	67	1			
30		30	4241·	127230·	68				
31		13	4352·	56576·	69		1	1324 5	1325·
32		27	4451·5	120191·	70	1	2	1253 5	2507·
33		11,	4537·	49907·	71				
34		12	4605·	55260·	72				
35		18	4651·	83718·	73	1			
36		14	4671·	65394·	74				
37		21	4660·5	97871·	75	1			
38		16	4613·	73808·	76	1			
39		18	4521·5	81387					
40		17	4406·5	74911·		52	670	Add for Monthly Payments .	2477576·
41		18	4290·5	77229		722			110302·
42		13	4172·	54236·					
43		17	4050·	68850·					2587878·
44		11	3921·5	43170·					
45		6	3795·	22770·					
46		4	3660 5	14642·					
47	1	5	3521·	17605·					
48	1	5	3375·5	16878·					
49		8	3223·5	25788·					
50	1	4	3070·5	12282·					
51	2	5	2921·	14620·					
52	4	12	2786·5	33438·					
53	2	13	2657 5	34548·					
54	3	15	2536·	38040·					
55	5	8	2422·5	19380·					
56	6	12	2317·5	27810					

a

Incumbent Pensions under the Old Rules existing 30th April 1863, valued at 4½ per cent.

(1) Widows.			(2) Daughters.			(3) Sons.		
Age last Birthday.	Pension.	Value	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
82	150	649·2						
75	300	1825·8						
73	195	1296 3	33	97	1288·7			
			48	30	382·4			
72	300	2080·8						
71	266	1923 2						
70	230	1731·0						
...	300	2257·8						
69	263	2057·7						
68	300	2137·8						
...	300	2137·8						
66	300	2619·6	31	100	1339·0			
65	78	704·5	42	26	350·5			
...	12	108·4						
...	256	2312·2	31	85	1138·2			
			31	85	1107 0			
...	300	2709·6						
...	300	2709·6						
64	259	2417·5						
63	300	2890·2	40	100	1360·4			
.	32	308·3	40	11	149·6			
.	300	2890·2						
62	300	2980·8						
...	300	2980·8	38	60	817·5			
61	278	2845·1						
...	269	2752·9				18	67	157 8
...	300	3070·2						
60	300	3156·9						
...	300	3156·9	21	75	844·8			
			22	75	791·0			
...	300	3156·9	23	100	1091·0			
59	300	3240·6	36	97	1314·0			
...	58	626·3	24	84	946·2			
. .	300	3240·6	32	100	1316·4			
			30	100	1286·2			

a

Incumbent Pensions under the Old Rules existing 30th April 1863, *valued at* 4½ *per cent.*,—continued.

(1)			(2)			(3)		
Widows.			Daughters.			Sons.		
Age last Birthday	Pension	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
58	300	3321·3	34	100	1339·0			
..	150	1660·7						
57	300	3399·6	22	98	1033·5			
56	300	3474·6						
54	300	3614·1						
53	300	3678·0	32	100	1316·4			
			31	100	1302·4			
.	300	3678·0						
.	300	3678 0						
52	300	3738·6						
.	300	3738·6						
51	300	3796·8	29	100	1267·2			
47	231	3088 0						
...	280	3713·0						
46	300	4062·9	26	58	690·1			
			23	46	501·9			
			18	65	605·7			
			15	65	611·0			
	300	4062 9						
44	150	2081·0						
.	300	4161·9						
...	300	4161·9	22	100	1054·6			
43	70	981·4	21	20	203·5			
			18	20	186·4			
..	275	3855·5						
39	300	4343·7	18	46	428 7			
...	150	2171·9						
...	265	3836·9						
38	300	4365·9	18	97	903·9	16	97·	391·7
36	300	4398·3	15	100	986·1			
56	14,417	156669·2	31	2,340	27983·3	2	164·	549 5

a

Incumbent Pensions as at 30th April 1863, without Mothers living.

Widows.			Daughters.			Sons.		
Age last Birth-day.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
			25	86	996·9			
			28	45	560·1			
			25	45	521·7			
			40	100	1360·4			
			36	100	1354·7			
			31	45	586·1			
			42	90	1213·2			
			32	90	1184·8			
			16	100	958·1			
			14	100	1022·0			
						17	28	90·1
						16	28	113·1
			44	82	1089·4			
			55	100	1173·1			
			49	95	1198·5			
			40	15	204·1			
			38	15	204·4			
			33	15	199·3			
			18	85	792·1	16	85	343·2
			17	1,208	14618·9	3	141	546·4
Total... 56	14,417	156669·2	48	3,548	42602·2	5	305	0 95·9

a

Incumbent Pensions under the Old Rules assigned since 1850 *existing* 30*th April* 1863, *valued at* 4½ *per cent.*

(4)			(5)			(6)		
Widows.			Daughters			Sons.		
Age last Birth day	Pension	Value	Age	Pension	Value.	Age.	Pension	Value
	£	£		£	£		£	£
73	200	1329 6						
61	300	2800·2						
			36	100	1354 7			
			26	100	1189 8			
...	300	2800 2						
62	223	2215 7						
59	173	1868 7						
...	200	2160 4						
47	300	4010 4						
43	300	4206 0						
8	1,996	21391 2	2	200	2544 5			

a

Incumbent Pensions under the New Rules existing 30th April 1863, valued at 4½ per cent.

(7)			(8)					(9)		
WIDOWS.			DAUGHTERS.					SONS.		
Age last Birth-day	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion	Value.	Age.	Pension	Value
	£	£		£	£	£	£		£	£
72	300	2013·3								
62	300	2913 0	22	100	1012·1	300	124·8			
...	300	2913·0								
58	300	3283·8						20	100	49·1
56	300	3137·1	23	100	1078·5	300	117·2	19	100	144·7
			17	100	925·7	300	150·0	15	100	481·9
...	300	3137·1						15	100	481·9
54	300	3576 6								
51	300	3759·3								
	300	3759·3	15	100	973·6	300	144·3	19	100	144·7
			13	100	1053·2	300	133·7	16	100	403 8
49	300	3865·8	7	60	1223·1	300	98·7	18	100	235 5
			5	60	1215·2	300	88·8	13	100	627 3
								11	100	758·8
...	300	3865·8	26	100	1177·3	300	95·9			
46	300	4025·7	22	100	1012·1	300	124·8	7	60	909 1
			20	100	965·1	300	140 2	5	60	932·3
45	300	4076·1	29	100	1254·7	300	77 2			
			23	100	1078·5	300	117·2			
			20	100	965·1	300	140·2			
			19	100	933 3	300	146·7			
44	300	4124·1	18	100	919·4	300	150·0	20	100	49·1
			16	100	945·6	300	147·8	13	100	627 3
			12	100	1099·8	300	127·1			
			10	80	1176·6	300	115·0			
	300	4124·1	22	100	1012·1	300	124·8	20	100	49·1
			18	100	919·4	300	150·0			
...	300	4124·1	21	100	1113·9	300	109·8	17	100	321·8
			23	100	1078·5	300	117·2	11	100	758·8
43	300	4168·2								
	300	4168 2	6	60	1219·0	300	93·7	14	100	556 1
								12	100	694·6
								9	80	848·8
43	300	4168·2						15	100	481·9
								11	100	758·8
								7	60	909·1
42	300	4208·7	16	100	945·6	300	147·8			
	300	4208·7	10	80	1176 6	300	115·0	19	100	144·7
	300	4208·7	20	100	965·4	300	140·2	10	80	810 0
								8	80	885·3
								1	30	832 7
41	300	4215·9	20	100	965·1	300	140·2	17	100	321·8
			19	100	933·3	300	146 7	10	80	810 0
	300	4245·9								
	150	2123 0								
	300	4245·9	9	80	1197·4	300	109·4			
40	150	2139·3								
	300	4278·6	14	100	1009·5	300	139·7	18	100	235·5
			9	80	1197 4	300	109·4	15	100	481·9
	300	4278·6	15	100	973·6	300	141 3	17	100	321·8
			14	100	1009·5	300	139·7	12	100	694·6
			2	30	1102·9	300	73·6	9	80	848·8
								7	60	909 1

a

Incumbent Pensions under the New Rules existing 30th April 1863, valued at 4½ per cent.,—continued.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
38	300	4328·4	17	100	925·7	300	150·0			
			15	100	973 6	300	144·3			
...	300	4328·1	21	100	1004·8	300	132·1	6	60	921·9
			10	80	1176 6	300	115·0			
...	150	2161·2								
36	300	4360·8						13	100	627·3
								5	60	932·3
								3	30	898·9
...	300	4360 8	17	100	925·7	300	150·0	13	100	627·3
			15	100	973 6	300	144·3			
35	300	4370·4						12	100	694·6
...	300	4370·4								
34	300	4377·0								
33	300	4380·9	4	30	1191·9	300	83·9	5	60	932·3
								2	30	868·3
33	300	4380·9	8	80	1216·5	300	104·0			
...	150	2190·5								
32	300	4380·9	8	80	1216 5	300	104·0	11	100	758·8
								10	80	810·0
								9	80	848·8
...	300	4380·9						5	60	932 3
								2	30	868·3
								0	30	786·1
31	300	4377·6	11	100	1141·2	300	120·9	7	60	909·4
			9	80	1197·4	300	109·1	5	60	932·3
29	300	4359·6	6	60	1219 0	300	93·7	5	60	932 3
			4	30	1191·9	300	83·9			
			3	30	1150·2	300	78·9			
...	300	4359·6	18	100	919 4	300	150·0	17	100	321·8
			16	100	915·6	300	147·8	13	100	627·3
								6	60	921·9
								5	60	932·3
...	300	4359·6	9	80	1197·4	300	109·4			
			8	80	1216·5	300	104·0			
			5	60	1215·2	300	88 8			
			3	30	1150·2	300	78·9			
28	300	4342·2	8	80	1216·5	300	104·0	6	60	921·9
			7	60	1223·1	300	98·7	4	30	924·6
			3	30	1150·2	300	78·9			
26	150	2145·9								
...	300	4291·8	1	30	1018·7	300	68·1			
.	150	2145·9								
.	150	2145·9						3	30	898·9
24	300	4227·3						5	60	932 3
								3	30	898·9
..	300	4227·3								
23	300	4188·6								
21	300	4107·0	3	30	1150·2	300	78·9	1	30	832·7
Total 55	15,450	209729·2	59	4,880	63859·6	17,700	6963·3	61	4,730	41015·7

a

Incumbent Pensions as at 30th April 1863, without Mothers living.

Widows.			Daughters.					Sons.		
Age last Birth-day	Pension.	Value.	Age.	Pension	Value.	Marriage Portion	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
			22	100	1042·1	300	124·8			
			20	100	965·4	300	140·2			
			19	100	933·3	300	146·7			
			15	100	973·6	300	144·3			
			21	100	1004·8	300	132·4			
			15	100	973 6	300	144·3	10	80	810·0
			13	100	1053·2	300	133·7	8	80	885·3
								3	30	898·9
			14	100	1009·5	300	139·7			
			13	100	1053·2	300	133·7	5	60	932·3
			12	100	1099 8	300	127·1			
			26	100	1177·3	300	95·9	20	100	49·1
			31	100	1326·5	300	51 3			
			30	100	1273·7	300	72·0			
			20	100	965·4	300	140·2			
			14	1,400	14851·1	4,200	1729 3	5	350	3575·6
Total 55	15,450	209729·2	73	6,280	78711·0	21,900	8692·6	66	5,080	44591·3

b

Value at 4½ per cent. of Contingent Pensions of £300 to Wives of Members living 30th April 1863. (By Table XXV).

Age of Members last Birthday	(10) Active — Number of Members	(10) Active — Value of Pension	(11) Retired — Number of Members	(11) Retired — Value of Pension
		£		£
21	1	1113·9		
22	4	4588·8		
23	3	3455·1		
24	9	10422·0		
25	14	16321·2		
26	13	15272 4	2	2349 6
27	9	10654·2		
28	15	17896·5		
29	6	7211·4		
30	18	21810 6		
31	11	13427·7		
32	10	12285 0		
33	12	14824·8		
34	12	14900·1		
35	15	18702 0	1	1216 8
36	13	16263 0	1	1251·0
37	12	15055·2		
38	13	16333 2	1	1256 4
39	15	18868·5		
40	11	13843·5		
41	13	16356·6	2	2516·4
42	10	12585·0		
43	4	5038·8		
44	4	5047·2		
45	5	6321 0		
46	5	6340 5	1	1268 1
47	4	5094·0	3	3820 5
48	2	2560·2	2	2560 2
49	2	2577·0	3	3865 5
50	6	7792·2	10	12987·0
51	5	6549·0	10	13098 0
52	5	6601·5	9	11882 7
53	1	1329·6	8	10636 8
54	3	4014·0	11	14718
55	1	1345·5	9	12109·5
56	1	1353·0	8	10824·
57			5	6798·
58	1	1365·6	4	5162·4
59			3	4110 3
60			6	8215·8
61			2	2757·
62			2	2763·
63			3	4149·
64			2	2767·8
65			1	1384·2
66				
67				
68			3	4155·3
69				
70				
71			1	1395·9
72				
73			1	1399 2
	288	355556 1	114	151778 4

b

Value at 4½ per cent. of Contingent Pensions of Daughters with Fathers living 30th April 1863.

Age of Daughters last Birth-day.	(12) Active		(13) Retired.		Age.	(12) Active.		(13) Retired.	
	Number of Daughters	Value of Pensions.	Number of Daughters	Value of Pensions.		Number of Daughters.	Value of Pensions.	Number of Daughters	Value of Pensions
		£		£			£		£
0	53	16321·0	4	1232·0	36				
1	31	9991·3	6	1933·8	37			1	922·7
2	32	10579 2	8	2614·8	38			1	951·9
3	35	11721·5	4	1339·6	39				
4	20	6701·0	5	1676 0	40				
5	20	6664·0	6	1999·2	41				
6	21	6925·8	6	1978 8	42			1	1047·5
7	25	8120 0	6	1948 8	43				
8	25	7985·0	4	1277·6	44			1	1084·9
9	16	5027 2	10	3142·0	45			1	1102·2
10	19	5857 7	9	2774·7	46			1	1118·0
11	10	3023·0	10	3023·0					
12	16	4718·8	9	2671·2		397	127331·8	225	82927·5
13	13	3794·7	6	1751·4					
14	13	3757·0	10	2890·0					
15	8	2316·8	9	2606·4					
16	8	2348·0	12	3522 0					
17	7	2105·6	9	2707 2					
18	8	2505·6	17	5324·1					
19	2	666·8	16	5334·4					
20	6	2166 6	11	3972·1					
21	3	1178 7	9	3536·1					
22	2	850·1	9	3826·8					
23	1	458·4	3	1175·2					
24	2	985·0	6	2955·0					
25	1	526·7	3	1580·1					
26			4	2215·6					
27			2	1192·4					
28			2	1261·0					
29			1	663 9					
30			1	696·5					
31									
32									
33			1	792·8					
34			1	825·5					
35									

b

Value at 1½ per cent. of Contingent Pensions of Sons with Fathers living 30th April 1863.

(14)			(15)	
Active			Retired	
Age of Sons last Birth day	Number of Sons	Value of Pension	Number of Sons	Value of Pension
		£		£
0	44	6974 4	3	475 5
1	35	5601 9	9	1441 3
2	31	4897 1	2	315 9
3	25	3830 3	9	1378 9
4	27	3942 3	9	1314 1
5	29	3968 1	9	1231 5
6	21	2653 1	5	631 7
7	24	2765 0	13	1497 7
8	16	1657 8	7	725 3
9	17	1561 8	11	1010 6
10	21	1680 8	9	720 4
11	17	1161 4	10	683 2
12	16	911 7	15	857 6
13	15	700 4	12	560 3
14	13	481 0	20	740 0
15	14	395 2	15	423 5
16	13	264 2	13	264 2
17	2	26 6	9	119 6
18	4	29 6	15	111 0
19	7	21 2	8	24 2
20	3	1 9	7	4 5
	394	43531 8	210	14531 0

e

Value at 4½ per cent. of Contingent Benefits to Wives and Children of Bachelors and Widowers living 30th April 1863, if they should marry hereafter.

Age last Birth-day.	Total Members.	Married Members.	Bachelors and Widowers.	Value of Benefits to		Age.	Total Members.	Married Members.	Bachelors and Widowers.	Value of Benefits to	
				Wives.	Children.					Wives.	Children.
				£	£					£	£
20	4		4	2595·1	1816·0	53	13	9	4	647·0	395·2
21	12	1	11	7474·2	5225·0	54	18	14	4	549·3	334·3
22	24	4	20	14056·2	9806 6	55	11	10	1	110·9	67 2
23	33	3	30	21245·7	14763 9	56	12	9	3	246 9	149 2
24	13	9	34	21260·0	16790·6	57	6	5	1	57·7	34·8
25	21	14	10	7185·7	4954·2	58	7	5	2	71·1	42·9
26	36	15	21	15183·4	10432·0	59	4	3	1	17·3	10·4
27	41	9	32	23256 3	15688·3	60	7	6	1		
28	33	15	18	13134·2	8819·1	61	3	2	1		
29	14	6	8	5824·0	3892 6	62	2	2			
30	29	18	11	7921·4	5270·8	63	3	3			
31	11	11				64	2	2			
32	12	10	2	1355·2	894·0	65	1	1			
33	18	12	6	3821·5	2510·0	66					
34	14	12	2	1194 6	781·8	67	1		1		
35	22	16	6	3357·3	2190 1	68	3	3			
36	18	14	4	2096·4	1363·8	69					
37	19	12	7	3438·3	2231·5	70					
38	17	14	3	1383·2	895·7	71	1	1			
39	19	15	4	1731·4	1118·7	72					
40	14	11	3	1219·1	785·8	73	1	1			
41	17	15	2	764·7	491·6	74	1		1		
42	12	10	2	720·8	461·9						
43	6	4	2	681·2	435 0		679	402	277	169006·8	114769·2
44	5	4	1	321·7	204·6					£283776·0	
45	6	5	1	305 2	193·3						
46	6	6									
47	8	7	1	275·9	173·3						
48	5	4	1	260·1	162·2						
49	7	5	2	484·1	301·0						
50	17	16	1	223·7	138·4						
51	18	15	3	614·5	378·5						
52	19	14	5	921·2	564·9						

h

Members living 30th April 1863, and value at 4½ per cent. of their Ordinary and Additional Subscriptions combined.

Age last Birthday	Active				Retired				Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions
	Bachelors.	Married	Widowers	Total.	Compounded Bachelors	Married.	Widowers.	Total.				
											Rs.	Rs.
20	4			4						4	7759 5	31038·
21	12	1		13						13	8142·	105846·
22	20	4		24						24	8536	204864·
23	30	3		33						33	8933·	294789·
24	34	8		42						42	9329·5	391839·
25	10	14		24						24	9719 5	233268·
26	18	13	2	33		2		2		35	10097·5	353412·5
27	33	9		42						42	10156·5	439173·
28	17	15		32						32	10787	345184
29	7	6	1	14						14	11077 5	155085·
30	10	17	1	28						28	11332·	317296·
31		11		11						11	11560·	127160·
32	2	10		12						12	11757 5	141090·
33	4	12	2	18						18	11917·	214506·
34	2	13		15						15	12031·5	180472·5
35	6	15		21		1		1		22	12093·	266046
36	1	13		17		1		1		18	12090·5	217629·
37	4	12	2	18						18	12012·5	216225·
38	1	15	2	18		1		1		19	11846·5	225083·5
39	2	15	2	19						19	11578 5	219991 5
40	3	10		13						13	11253 5	146295 5
41	1	13	1	15		2		2		17	10921·5	185665·5
42	1	10	1	12						12	10579 5	126954·
43	2	3		5						5	10226·5	511325
44	1	5		6						6	9861·	59166·
45		5	1	6						6	9482·5	56895·
46		5		5		1		1		6	9090·5	54543·
47		4	1	5		3		3		8	8681	69472·
48		2	1	3		1	1	1	1	4	8261 5	33046·
49		2		2	1	4	1	5	1	7	7821·	54747·
50		6		6	1	3	7	3	8	14	7379 5	103313·
51		5		5	2	2	8	1	2	11	6957·	111312·
52		5	1	6	1	2	1	7	1	2	10	2	16	6556·	104896·
53		1		1	2	2	3	5		5	7	5	8	6176	49408·
54		3		3	2		4	8	1	6	9	6	12	5815 5	69786
55		1		1			2	7	1	3	7	3	8	5473	43781

h

Members living 30th April 1863, and value at 4½ per cent. of their Ordinary and Additional Subscriptions combined,—continued.

Age last Birthday	Active				Retired.								Total Active and Retired		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions
	Bachelors.	Married.	Widowers.	Total.	Compounded Bachelors.		Married.		Widowers		Total.					
															Rs.	Rs.
56		1		1		2	3	6			3	8	3	9	5148·5	46336·5
57						1	2	3			2	4	2	4	4841·5	19366·
58		1		1			1	3	1	1	2	4	2	5	4550·	22750·
59							1	2		1	1	3	1	3	4274·	12822·
60							4	2		1	4	3	4	3	4009·	12027·
61							2			1	2	1	2	1	3750·5	3750·5
62							2				2		2			
63							2	1			2	1	2	1	3254·	3254·
64							2				2		2			
65							1				1		1			
66																
67										1		1		1	2325·5	2325·5
68							1	2			1	2	1	2	2100·5	4201·
69																
70																
71							1				1		1			
72																
73							1				1		1			
74									1		1		1			
											Uncertain		1	·		
	228	288	18	534	6	10	39	77	3	9	48	96	49	630		6127246·
					16		116		12		144		679		Add for Monthly Payments	189205·
																6316451·

J

Members living 30th April 1863, and value at 4½ per cent. of their Additional Subscriptions only.

Age last Birthday.	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions.	Age.	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions
			Rs.	Rs.				Rs.	Rs.
20		4	3212·	12848·	59	1	3	1707·	5121·
21		13	3407·	44291·	60	4	3	1551·5	4655·
22		24	3607 5	86580·	61	2	1	1401·	1401·
23		33	3812 5	125813·	62	2			
24		42	4021 5	16893·	63	2	1	1115·	1115·
25		24	4232·	101568·	64	2			
26		35	4439 5	155383·	65	1			
27		42	4640 5	194901·	66				
28		32	4831·	154592	67		1	580 7	581·
29		14	5001	70056·	68	1	2	450 5	901·
30		28	5161·	144508·	69				
31		11	5306·	58366·	70				
32		12	5436 5	65238·	71	1			
33		18	5549·	99882·	72				
34		15	5639 5	81593·	73	1			
35		22	5702 5	125155·	74	1			
36		18	5731 5	103167·	Uncertain	1			
37		18	5719 5	102951·					
38		19	5659·	107521·		49	630		2781907·
39		19	5541·5	105289·		679		Add for Monthly Payments	
40		13	5390 5	70077·					85275·
41		17	5234·	88978·					
42		12	5070·	60840·					2867182·
43		5	4897 5	24488·					
44		6	4716·	28296·					
45		6	4526·	27156·					
46		6	4326·	25956·					
47		8	4115·	32920·					
48	1	4	3893·	15572·					
49	1	7	3659·	25613·					
50	3	14	3423·	47922·					
51	2	16	3196·5	51144·					
52	2	16	2980 5	47688·					
53	5	8	2774·	22192·					
54	6	12	2577·	30924·					
55	3	8	2389·	19112·					
56	3	9	2208·	19872·					
57	2	4	2034·5	8138					
58	2	5	1868·	9340·					

a

Incumbent Pensions under the Old Rules existing 30th April 1865, valued at 4½ per cent.

(1)			(2)			(3)		
WIDOWS			DAUGHTERS			SONS		
Age last Birth day	Pension	Value	Age	Pension	Value	Age	Pension	Value
	£	£		£	£		£	£
84	150	582 6						
77	300	1664 4						
75	195	1186 8	35	97	1307 3			
			50	30	371 9			
74	300	1909 8						
73	266	1768 1						
72	230	1595 3						
	300	2080 8						
71	263	1901 5						
70	300	2257 8						
	300	2257 8						
68	300	2437 8	36	100	1354 7			
67	78	657 4	44	26	345 4			
	12	101 1						
..	256	2157 6	36	85	1151 5			
			33	85	1129 2			
	300	2528 4						
	300	2528 4						
66	259	2261 6						
65	300	2709 6	42	100	1348 0			
	300	2709 6						
64	300	2800 2						
	300	2800 2	40	60	816 2			
63	278	2678 3						
.	243	2341 1				20	21	10 3
	300	2890 2						
62	300	2980 8						
.	300	2980 8	26	75	892 4			
			24	75	844 8			
.	300	2980 8	25	100	1159 2			
61	300	3070 2	38	97	1321 6			
	58	593 6	26	84	999 4			
..	300	3070 2	34	46	615 9			
			32	46	605 5			
60	150	1578 5						
59	300	3240 6	24	98	1103 9			

a

Incumbent Pensions under the Old Rules existing 30th April 1865, *valued at* 4½ *per cent.*,—continued.

(1)			(2)			(3)		
Widows			Daughters			Sons		
Age last Birthday	Pension	Value	Age	Pension	Value	Age	Pension	Value
	£	£		£	£		£	£
58	300	3321 3						
56	300	3474 6						
55	300	3546 6	31	100	1339 0			
			33	100	1328 5			
	300	3546 6						
	300	3546 6						
54	300	3614 1						
	300	3614 1						
53	300	3678 0	31	100	1302 4			
49	231	3005 5						
	280	3643 1						
48	300	3957 0	25	46	533 2			
			20	65	635 6			
			17	65	609 8			
	300	3957 0						
45	275	3771 1						
46	150	2031 5						
	300	4062 9						
	300	4062 9	24	100	1126 4			
41	182	2598 5	20	41	400 9			
	150	2141 7						
	265	3783 7						
40	300	4316 1	20	97	948 6	18	97	228 4
38	300	4365 9	17	100	938 2			
53	13,871	143341·0	26	2,018	21532 5	2	118	238 7

a

Incumbent Pensions under the Old Rules existing 30th April 1865, valued at 4½ per cent.,—continued.

(1)			(2)			(3)		
Widows.			Daughters.			Sons.		
Age last Birthday.	Pension.	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
			27	86	1047·9			
			30	45	578·8			
			27	45	548·3			
			42	100	1348·0			
			38	100	1362·5			
			44	90	1195·6			
			34	90	1205·1			
			18	100	931·9			
			16	100	958·1			
						19	28	40·5
						18	28	65·9
			46	82	1068·1			
			57	100	1129·3			
			51	78	965·3			
			42	15	202·2			
			40	15	204·1			
			35	15	202·2			
			20	85	831·2	18	85	200·2
			36	100	1354·7			
			17	1,216	15133·3	3	141	306·6
Total ..	...	...	43	3,261	39665·8	5	259	513·3

a

Incumbent Pensions under the Old Rules assigned since 1850 *existing* 30*th April* 1865, *valued at* 4½ *per cent.*,—continued.

(4)			(5)			(6)		
Widows.			Daughters			Sons.		
Age last Birth day	Pension	Value.	Age.	Pension.	Value.	Age.	Pension.	Value.
	£	£		£	£		£	£
75	200	1217 2						
66	300	2619 6	38	100	1362 5			
			28	100	1244·7			
..	150	1309 8						
.	300	2619·6	33	100	1328·5			
64	223	2081 5						
61	173	1770 5						
	200	2046 8						
51	300	3796 8						
49	300	3903 3						
45	300	4113·9						
10	2,446	25479 0	3	300	3935·7			

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 4½ per cent.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day	Pension.	Value.	Age.	Pension	Value.	Marriage Portion.	Value.	Age.	Pension	Value.
	£.	£.		£	£	£	£		£	£
74	300	1872·0								
64	300	2762·4	24	100	1113 9	300	109·8			
...	300	2762·4								
60	300	3119·4								
59	300	3203 1						18	100	235·5
								16	100	403·8
58	300	3283·8	25	100	1146·7	300	102 7	17	100	321·8
			19	100	933·3	300	146·7			
56	300	3437·1								
53	300	3640·5								
...	300	3640·5	17	100	925·7	300	150 0	18	100	235 5
			15	100	973·6	300	144·3			
51	300	3759·3	9	80	1197·4	300	109·4	20	100	49·1
			7	60	1223·1	300	98 7	15	100	481·9
								13	100	627 3
...	300	3759·3	28	100	1232·2	300	83·0			
49	300	3865 8	22	100	1042 1	300	124 8	19	100	144·7
			18	100	919 4	300	150·0			
48	300	3919·2	24	100	1113·9	300	109·8	9	80	848·8
			22	100	1042·1	300	124 8	7	60	909·4
47	300	3972·9	31	100	1289·9	300	67 2			
			25	100	1146·7	300	102·7			
			22	100	1042 1	300	124·8			
			21	100	1004·8	300	132·4			
46	300	4025·7	20	100	965·4	300	140·2	15	100	481·9
			18	100	919·4	300	150·0			
			14	100	1009·5	300	139·7			
			12	100	1099·8	300	127·1			
...	300	4025·7	26	100	1177·3	300	95·9	19	100	141 7
			25	100	1146·7	300	102·7	13	100	627 3
...	300	4025·7						20	100	49·1
								16	100	403·8
								15	100	481·9
								14	100	556·4
								13	100	627 3

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 4½ per cent.,—continued.

(7)			(8)					(9)		
Widows.			Daughters.					Sons.		
Age last Birth-day	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion.	Value.	Age.	Pension	Value.
	£	£		£	£	£	£		£	£
45	300	4076·4								
...	300	4076·4	8	80	1216·5	300	104·0	16	100	403·8
								14	100	556·4
								11	100	758·8
44	300	4121·1								
.	300	4121 1	12	100	1099·8	300	127·1			
.	300	4121·1	22	100	1012 1	300	. 124·8	12	100	694·6
								10	80	810·0
								3	30	898·9
...	300	4121·1	24	100	1113 9	300	109·8	12	100	694·6
			22	100	1012·1	300	124·8	2	30	868·3
			20	100	965·1	300	140·2			
			16	100	915·6	300	117·8			
			11	100	1009·5	300	139·7			
43	300	4168·2	22	100	1012·1	300	124·8	19	100	144·7
								12	100	694·6
	300	4168·2								
	150	2084 1								
...	300	4168·2	11	100	1114·2	300	120·9			
42	150	2101·4								
...	300	4208·7	16	100	915·6	300	147 8	20	100	49·1
			11	100	1141 2	300	120·9	17	100	321·8
...	300	4208·7	17	100	925·7	300	150·0	19	100	144·7
			16	100	945·6	300	147·8	14	100	556·4
			1	30	1191·9	300	83·9	11	100	758·8
								9	80	848·8
40	300	4278·6	19	100	933·3	300	146·7			
			17	100	925·7	300	150·0			
...	300	4278·6	23	100	1078·5	300	117·2	8	80	885·3
			12	100	1099 8	300	127·1			
. .	150	2139·3								
39	300	4306·2	11	100	1114·2	300	120·9	13	100	627·3
								12	100	691 6
								5	60	932 3
								3	30	898 9

a.

Incumbent Pensions under the New Rules existing 30th April 1865, *valued at* 4½ *per cent*,—continued.

(7)			(8)					(9)		
Widows			Daughters					Sons		
Age last Birth day	Pension	Value	Age	Pension	Value	Marriage Portion	Value	Age	Pension	Value
	£	£		£	£	£	£		£	£
39	300	4306 2	12	100	1099 8	300	127 1	16	100	403 8
			2	30	1102 9	300	73 6	14	100	556 4
								7	60	909 4
								4	30	924 6
								3	30	898 9
								1	30	832 7
38	150	2164 2						15	100	481 9
								7	60	909 4
								5	60	932 3
37	300	4346 4						14	100	556 4
	300	4316 4								
36	300	4360 8								
35	300	4370 4	6	60	1219 0	300	93 7	7	60	909 4
								4	30	924 6
	150	2185 2	10	80	1176 6	300	115 0			
	150	2185 2								
34	300	4377 0	10	80	1176 6	300	115 0	13	100	627 3
								12	100	691 6
								11	100	758 8
	300	4377 0						7	60	909 4
								4	30	924 6
								2	30	868 3
33	300	4380 9	13	100	1053 2	300	133 7	9	80	848 8
			11	100	1144 2	300	120 9	7	60	909 4
31	150	2188 8	8	80	1216 5	300	104 0	7	60	909 4
			6	60	1219 0	300	93 7			
			5	60	1215 2	300	88 8			
	300	4377 6	20	100	965 4	300	140 2	19	100	111 7
			18	100	919 4	300	150 0	15	100	481 9
								8	80	885 3
								7	60	909 4
	150	2188 8	11	100	1144 2	300	120 9			
			10	80	1176 6	300	115 0			
			7	60	1223 1	300	98 7			
			5	60	1215 2	300	88 8			
31	300	4377 6	10	80	1176 6	300	115 0	9	80	848 8

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 4½ per cent.,—continued.

(7)			(8)					(9)		
Widows.			Daughters					Sons.		
Age last Birth-day	Pension	Value.	Age	Pension	Value	Marriage Portion	Value	Age	Pension	Value.
	£	£		£	£	£	£		£	£
								6	60	921 9
								4	30	921·6
								1	30	832 7
	300	4377 6	10	80	1176·6	300	115 0	7	60	909·4
								2	30	868·3
	150	2188·8						3	15	419·5
30	300	4371·0	10	80	1176·6	300	115·0	8	80	885·3
			9	80	1197 4	300	109 4	6	60	921·9
			5	60	1215 2	300	88 8			
28	150	2171·1								
	300	4342·2	3	30	1150·2	300	78·9			
	300	4312 2								
...	150	2171 1						5	60	932 3
26	300	4291·8						7	60	909·1
								5	60	932·3
	150	2145·9								
	300	4291·8								
25	300	4261·5								
	300	4261·5						1	30	832·7
23	300	4188·6	5	60	1215·2	300	88·8	3	30	898·9
62	16,800	225774·8	65	5,770	71195·4	19,500	7702·9	78	5,935	52052 6

a

Incumbent Pensions under the New Rules existing 30th April 1865, valued at 4½ per cent. without Mothers living.

Widows.			Daughters.					Sons.		
Age last Birth-day	Pension.	Value.	Age.	Pension.	Value.	Marriage Portion	Value.	Age.	Pension.	Value.
	£	£		£	£	£	£		£	£
			18	100	919·4	300	150·0			
			24	100	1113·9	300	109·8			
			22	100	1012·1	300	124·8			
			21	100	1004·8	300	132·4			
			17	100	925·7	300	150·0			
			17	100	925·7	300	150·0	12	100	694·6
			15	100	973·6	300	144·3			
								10	80	810·0
								5	60	932·3
			16	100	945·6	300	147 8			
			15	100	973·6	300	114·3	7	60	909·4
			14	100	1009·5	300	139·7			
			28	100	1232·2	300	83·0			
			36	100	1312·2	300	46 7			
			32	100	1303 9	300	62 7			
			22	100	1012·1	300	124·8			
								17	100	321·8
			24	100	1113·9	300	109·8			
			20	100	965·4	300	140·2			
								17	100	321·8
								13	100	627·3
								9	80	848 8
			19	100	933·3	300	146·7	15	100	481·9
			17	100	925·7	300	150·0			
			8	80	1216 5	300	104 0	17	100	321·8
								12	100	694·6
			12	100	1099·8	300	127·1			
			3	30	1150·2	300	78·9			
								16	100	403·8
								9	80	848·8
								7	60	909·4
								5	30	932·3
			21	2,010	22159·1	6,300	2567 0	15	1,250	10058·6
Total			86	7,780	93351 5	25,800	10269·9	93	7,185	62111 2

b

Value at 4½ per cent. of Contingent Pensions of £300 to Wives of Members living 30th April 1865. (By Table XXV).

Age of Members last Birth-day	(10) Active. Number of Members	(10) Active. Value of Pension	(11) Retired. Number of Members	(11) Retired. Value of Pension.
		£		£
22	2	2294 4		
23	3	3455 1		
24	11	12738 0		
25	6	6994 8		
26	14	16447 2		
27	15	17757 0		
28	16	19089 6		
29	17	20140 8		
30	17	20598 9		
31	5	6103 5		
32	22	27027 0		
33	11	13589 4		
34	9	11175 3		
35	14	17455 2		
36	12	15012 0		
37	14	17561 4	1	1254 6
38	11	13820 4	1	1256 4
39	11	13836 9		
40	13	16360 5	1	1258·5
41	14	17614 8		
42	9	11326 5		
43	13	16376 1	2	2519 4
44	9	11356·2		
45	3	3794 4	1	1264 8
46	3	3804 3	1	1238 1
47	4	5094 0	2	2547 0
48	4	5120·4	2	2560 2
49	3	3865 5	4	5154 0
50	2	2597 4	2	2597 4
51	1	1309 8	4	5239 2
52	4	5281 2	11	14523 3
53	4	5318 4	10	13296 0
54	1	1338·0	12	16056 0
55	1	1345 5	8	10764·0
56			14	18942·0
57			9	12236·4
58			8	10924·8
59			5	6850·5
60			5	6871 5
61			2	2757·0
62			5	6907·5
63			2	2766 0
64			2	2767 8
65			3	4152 6
66			2	2768 4
67			1	1384·2
68				
69			1	1387 2
70			3	4174 2
71				
72				
73			1	1399 2
74				
75			1	1374·6
	298	367302 9	126	169192 8

b

Value at 4½ per cent. of Contingent Pensions of Daughters with Fathers living 30th April 1865.

Age of Daughters last Birth-day.	(12) Active. Number of Daughters	(12) Active. Value of Pensions. £	(13) Retired. Number of Daughters.	(13) Retired. Value of Pensions. £	Age.	(12) Active. Number of Daughters.	(12) Active. Value of Pensions. £	(13) Retired. Number of Daughters.	(13) Retired. Value of Pensions. £
0	48	14784·0	4	1232·0	36			1	891·6
1	32	10313·6	4	1289·2	37				
2	48	15868·8	3	991·8	38				
3	29	9712·1	4	1339·6	39			1	979·1
4	32	10726·4	9	3016·8	40			1	1004·4
5	34	11328·8	5	1666·0	41				
6	20	6596·0	6	1978·8	42				
7	16	5196·8	9	2923·2	43				
8	19	6068·6	7	2235·8	44				
9	24	7540·8	7	2199·4	45				
10	18	5549·4	8	2466·4	46			1	1118·0
11	14	4232·2	11	3325·3	47			1	1132·1
12	17	5045·6	9	2671·2	48			1	1144·6
13	10	2919·0	10	2919·0					
14	13	3757·0	11	3179·0					
15	11	3185·6	8	2316·8		422	134992·4	244	92852·5
16	13	3815·5	9	2641·5					
17	5	1504·0	10	3008·0					
18	6	1879·2	13	4071·6					
19	3	1000·2	10	3331·0					
20	6	2166·6	16	5777·6					
21	1	392·9	14	5500·6					
22			12	5102·4					
23	2	916·8	10	4584·0					
24	1	492·5	7	3447·5					
25			3	1580·1					
26			8	4491·2					
27			2	1192·4					
28			4	2522·0					
29			2	1327·8					
30			2	1393·0					
31									
32									
33									
34									
35			1	858·7					

b

Value at 4½ per cent. of Contingent Pensions of Sons with Fathers living 30th April 1865.

(14) Active.			(15) Retired.	
Age of Sons last Birth-day	Number of Sons.	Value of Pension.	Number of Sons	Value of Pension.
		£		£
0	47	7450·0	3	475·5
1	37	5925·2	8	1281·1
2	34	5371·0	4	631·9
3	30	4596·3	10	1532·1
4	28	4088 3	4	584·0
5	24	3283 9	9	1231·5
6	25	3158·5	10	1263·4
7	26	2995 5	10	1152·1
8	18	1865 0	9	932·5
9	22	2021·1	12	1102·4
10	15	1200 6	8	640·3
11	17	1161·4	9	614·9
12	18	1029·1	10	571·7
13	15	700·4	10	466·9
14	13	481·0	14	518 0
15	14	395·2	12	338·8
16	7	142·2	20	406 4
17	12	159·5	16	212·6
18	9	66·6	15	111·0
19	0		9	27·3
20	3	1·9	14	9·0
	414	46092 7	216	14103·4

e

Value at 4½ per cent. of Contingent Benefits to Wives and Children of Bachelors and Widowers living 30th April 1865, if they should marry hereafter.

Age last Birth-day.	Total Members.	Married Members.	Bachelors and Widowers	Value of Benefits to		Age.	Total Members.	Married Members.	Bachelors and Widowers.	Value of Benefits to	
				Wives.	Children.					Wives.	Children.
				£	£					£	£
19	1		1	648·8	454·0	53	15	14	1	161·8	98·8
20	11		11	7136·5	4994·0	54	18	13	5	686·6	417·9
21	10		10	6794·7	4750·0	55	13	9	4	443·4	269·0
22	9	2	7	4919·7	3432·3	56	18	14	4	329·2	199·0
23	37	3	31	24078·5	16732·4	57	11	9	2	115·4	69·6
24	46	11	35	24973·6	17284·4	58	10	8	2	71·4	42 9
25	33	6	27	19401·4	13376·3	59	6	5	1	17·3	10·4
26	41	14	27	19521·5	13112·5	60	6	5	1		
27	24	15	9	6540·8	4112·3	61	3	2	1		
28	34	16	18	13134·2	8819·1	62	7	5	2		
29	37	17	20	14560·0	9731·6	63	3	2	1		
30	30	17	13	9361·7	6229·1	64	2	2			
31	13	5	8	5635·0	3733·2	65	3	3			
32	27	22	5	3387·9	2235·0	66	2	2			
33	11	11	0			67	1	1			
34	12	9	3	1792·0	1172·6	68					
35	18	14	4	2238·2	1460·0	69	1	1			
36	14	12	2	1018·2	681·9	70	3	3			
37	21	15	6	2917·1	1912·7	71					
38	16	12	4	1844·2	1194·3	72					
39	18	11	7	3029·9	1957·7	73	1	1			
40	17	14	3	1219·1	785·8	74					
41	18	14	4	1529·5	983·2	75	1	1			
42	13	9	4	1441·7	923·9	76	1		1		
43	17	15	2	681·2	435·0		722	424	298	182003·9	123660·9
44	11	9	2	643·4	409·2					£305664·8	
45	6	4	2	610·4	386·6						
46	4	4									
47	6	6									
48	6	6									
49	8	7	1	242·0	150·5						
50	5	4	1	223 7	138·4						
51	7	5	2	409·7	252·3						
52	16	15	1	184·2	113·0						

h

Members living 30th April 1865, and value at 4½ per cent. of their Ordinary and Additional Subscriptions combined.

Age last Birthday.	Active.				Retired.				Total Active and Retired.		Value of Subscriptions at age $x + \frac{1}{2}$	Total Value of Subscriptions.
	Bachelors.	Married.	Widowers.	Total.	Compounded Bachelors.	Married.	Widowers.	Total.				
											Rs.	Rs.
19	1			1						1	7759·5	7759·5
20	11			11						11	7759·5	85354·5
21	10			10						10	8142·	81420·
22	7	2		9						9	8536·	76824·
23	34	3		37						37	8933·	330521·
24	35	11		46						46	9329·5	429157·
25	27	6		33						33	9719·5	320743·5
26	27	14		41						41	10097·5	413997·5
27	9	15		24						24	10456·5	250956·
28	17	16	1	34						34	10787·	366758·
29	20	17		37						37	11077·5	409867·5
30	12	17	1	30						30	11332·	339960·
31	8	5		13						13	11560·	150280·
32	4	22	1	27						27	11757·5	317452·5
33		11		11						11	11917·	131087·
34	2	9	1	12						12	12031·5	144378·
35	3	14	1	18						18	12093·	217674·
36	2	12		14						14	12090·5	169267·
37	5	14	1	20		1		1		21	12012·5	252262·5
38	4	11		15		1		1		16	11846·5	189544·
39	3	11	4	18						18	11578·5	208413·
40	1	13	2	16		1		1		17	11253·5	191309·5
41	1	14	2	17	1			1		18	10921·5	196587·
42	3	9	1	13						13	10579·5	137533·5
43	1	13		14		2	1	3		17	10226·5	173850·5
44	1	9	1	11						11	9861·	108471·
45	2	3		5		1		1		6	9482·5	56895·
46		3		3		1		1		4	9090·5	36362·
47		4		4	1	1		1	1	5	8684·	43420·
48		4		4	1	1		1	1	5	8261·5	41307·5
49		3	1	4		4		4		8	7821·	62568·
50		2	1	3	1	1		1	1	4	7379·5	29518·
51		1		1	1	3	1	2	4	2	6957·	34785·
52		4		4	1	4	7	4	8	4	12	6556·	78672·
53		4		4	1	2	8	2	9	2	13	6176·	80288·
54		1	1	2	1	2	2	10	1	3	13	3	15	5815·5	87232·5

h

Members living 30th April 1865, and value at 4½ per cent. of their Ordinary and Additional Subscriptions combined,—continued.

Age last Birthday.	Active.				Retired.								Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$.	Total Value of Subscriptions.
	Bachelors.	Married.	Widowers.	Total.	Compounded Bachelors.		Married.		Widowers.		Total.					
															Rs.	Rs.
55		1		1	2	2	3	5			5	7	5	8	5473·	43784·
56					3		3	11		1	6	12	6	12	5148·5	61782·
57							2	7	1	1	3	8	3	8	4841·5	38732·
58						1	3	5		1	3	7	3	7	4550·	31850·
59						1	2	3			2	4	2	4	4274·	17096·
60							1	4		1	1	5	1	5	4009·	20045·
61							1	1		1	1	2	1	2	3750·5	7501·
62							4	1		2	4	3	4	3	3499·	10497·
63							2			1	2	1	2	1	3254·	3254·
64							2				2		2			
65							2	1			2	1	2	1	2781·5	2781·5
66							2				2		2			
67							1				1		1			
68																
69								1				1		1	1876·	1876·
70							1	2			1	2	1	2	1666·	3332·
71																
72																
73							1				1		1			
74																
75							1				1		1			
76									1		1		1			
	250	298	19	567	7	9	43	83	2	11	52	103	52	670	Add for Monthly Payments	6495006·5
					16		126		13		155		722			205943·
																6700949·5

l

J

Members living 30th April 1865, and value at 4½ per cent. of their Additional Subscriptions only.

Age last Birthday	Total Active and Retired		Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions
			Rs.	Rs.
19		1	3212·	3212·
20		11	3212·	35332·
21		10	3407·	34070·
22		9	3607 5	32468·
23		37	3812 5	141063·
24		46	4021 5	184989·
25		33	4232·	139656·
26		41	4439·5	182020·
27		24	4640 5	111372·
28		34	4831·	164234·
29		37	5004·	185148·
30		30	5161·	154830·
31		13	5306·	68978·
32		27	5436 5	146786·
33		11	5549·	61039·
34		12	5639 5	67674·
35		18	5702 5	102645·
36		14	5731 5	80241·
37		21	5719 5	120110·
38		16	5659·	90544·
39		18	5541·5	99747·
40		17	5390 5	91639·
41		18	5234·	94212·
42		13	5070·	65910·
43		17	4897·5	83258·
44		11	4716·	51876·
45		6	4526·	27156·
46		4	4326·	17304·
47	1	5	4115·	20575·
48	1	5	3893·	19465·
49		8	3659·	29272·
50	1	4	3423·	13692·
51	2	5	3196 5	15983·
52	4	12	2980·5	35766·
53	2	13	2774·	36062·
54	3	15	2577·	38655·
55	5	8	2389·	19112·
56	6	12	2208·	26496·

Age.	Total Active and Retired.		Value of Subscriptions at age $x+\frac{1}{2}$	Total Value of Subscriptions
			Rs.	Rs.
57	3	8	2034 5	16276·
58	3	7	1868·	13076·
59	2	4	1707·	6828·
60	1	5	1551·5	6206·
61	1	2	1401·	2802·
62	4	3	1255 5	3767·
63	2	1	1115·	1115
64	2			
65	2	1	843 5	844·
66	2			
67	1			
68				
69		1	319 3	319·
70	1	2	201 4	403·
71				
72				
73	1			
74				
75	1			
76	1			
	52	670		2944247·
	722		Add for Monthly Payments	95641·
				3039888·